Top 300 Commercial Banks in United States

In Order of Deposits June 30, 1984, Compared with June 30, 1983 and Dec. 31, 1983

Compiled by American Banker Copyright 1984 in Cooperation with Polk's Bank Directory

Rank 6/30/84		Deposits (a) June 30, 1984	Deposits (a) June 30, 1983	Rank 6/30/83	Gain from 6/30/83	Deposits (a) Dec. 31, 1983	Rank 12/31/83	Gain from 12/31/83
101	First National Bank, Louisville, Ky.	2,183,865,095	1,838,024,000	104	+ 3	2,326,689,000	89	
102	First Interstate Bank of Washington NA, Seattle	2,147,822,000	2,040,205,000	93		2,176,549,449	97	
103	Citibank (South Dakota) NA, Sioux Falls	2,134,336,000	2,073,982,000	91		2,191,285,000	96	
104	Midlantic National Bank, Newark, N.J.	2,105,686,000	1,831,236,000	106	+ 2	2,225,673,000	93	
105	Indiana National Bank, Indianapolis	2,104,466,000	1,868,004,641	101		2,054,495,000	105	
106	Northwestern Bank, North Wilkesboro, N.C.	2,100,195,000	1,886,206,000	100		2,006,206,000	107	+ 1
107	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	2,053,890,000	1,708,763,000	112	+ 5	1,868,532,000	111	+ 4
108	First Interstate Bank of Nevada NA, Reno	2,052,604,975	2,089,042,000	88		2,077,582,768	102	
109	Shawmut Bank of Boston NA	2,051,386,000	2,237,397,000	83		2,100,967,000	100	
110	Central Fidelity Bank, Richmond	2,049,786,000	402,538,000	437	+ 327	1,286,787,000	168	+ 58
111	Continental Bank, Norristown, Pa.	2,021,354,000	1,981,792,000	95		2,082,090,000	101	
112	Sun Bank NA, Orlando, Fla.	2,006,072,000	1,503,889,000	133	+ 21	1,687,033,000	126	+ 14
113	First Security Bank of Utah NA, Ogden	1,984,106,000	1,908,987,222	99		2,066,028,000	103	
114	United Jersey Bank, Hackensack, N.J.	1,979,014,000	1,835,546,000	105		1,930,461,000	109	
115	Old Kent Bank & Trust Co., Grand Rapids, Mich.	1,956,896,000	1,496,877,000	135	+ 20	1,633,773,000	133	+ 18
116	Idaho First National Bank, Boise	1,902,033,000	1,736,684,000	110		1,846,411,000	115	
117	Suburban Bank, Bethesda, Md.	1,898,662,410	1,673,992,000	116		2,034,020,000	106	
118	Fuji Bank & Trust Co., New York	1,896,115,479	1,556,560,942	124	+ 6	1,761,104,839	121	+ 3
119	Hamilton Bank, Lancaster, Pa.	1,881,185,000	1,792,909,000	107		1,810,772,000	119	
120	First National State Bank, Newark, N.J.	1,875,531,000	1,853,805,000	102		1,857,317,000	113	
121	Society National Bank, Cleveland	1,871,722,000	1,628,792,000	119		1,810,679,000	120	
122	Central Bank of the South, Birmingham, Ala.	1,862,608,000	1,702,603,000	114		1,842,702,000	117	
123	Texas American Bank/Fort Worth NA	1,785,627,000	1,538,865,000	126	+ 3	1,708,256,000	124	+ 1
124	First Citizens Bank & Trust Co., Raleigh, N.C.	1,746,712,000	1,569,046,039	122		1,660,286,988	128	+ 4
125	Citizens & Southern National Bank, Charleston, S.C.	1,737,077,248	1,430,624,757	143	+ 18	1,674,454,771	127	+ 2
126	United States Trust Co., New York	1,729,973,000	1,636,944,000	118		1,744,850,000	123	
127	Central National Bank, Cleveland	1,699,744,000	1,675,902,000	115		1,705,517,000	125	
128	United Bank of Denver NA	1,696,669,000	1,565,621,000	123		1,815,280,018	118	
129	First National Bank & Trust Co., Oklahoma City	1,686,222,000	1,910,668,000	98		1,860,322,888	112	
130	Peoples National Bank, Seattle	1,680,245,143	1,638,474,000	117		1,745,364,000	122	
131	Industrial Bank of Japan Trust Co., New York	1,679,941,000	1,272,413,000	157	+ 26	1,464,353,000	150	+ 19
132	Branch Banking & Trust Co., Wilson, N.C.	1,678,268,000	1,336,152,000	152	+ 20	1,482,003,000	146	+ 14
133	Deposit Guaranty National Bank, Jackson, Miss.	1,674,178,000	1,488,111,000	138	+ 5	1,641,553,000	131	
134	BayBank Middlesex, Burlington, Mass.	1,668,500,833	1,376,171,463	146	+ 12	1,577,789,585	142	+ 8
135	South Carolina National Bank, Columbia	1,662,969,000	1,533,694,000	127		1,625,252,000	134	
136	Liberty National Bank & Trust Co., Oklahoma City	1,658,379,000	1,611,919,107	120		1,634,776,000	132	
137	Heritage Bank NA, Jamesburg, N.J.	1,647,085,000	1,472,018,000	140	+ 3	1,571,860,000	138	+ 1
138	Manufacturers & Traders Trust Co., Buffalo N.Y.	1,620,649,818	1,506,224,000	132		1,573,018,000	137	
139	Whitney National Bank, New Orleans	1,606,198,000	1,595,856,000	121		1,651,236,411	130	
140	Zions First National Bank, Salt Lake City, Utah	1,605,850,000	1,500,939,759	134		1,564,730,000	139	
141	City National Bank, Beverly Hills, Calif.	1,605,723,000	1,511,649,506	130		1,617,527,000	135	
142	First Interstate Bank of Denver NA	1,602,112,000	258,349,000	...		1,853,786,000	114	
143	First American Bank of Virginia, McLean	1,598,843,000	1,073,338,815	182	+ 39	1,559,112,000	141	
144	Third National Bank, Nashville, Tenn.	1,597,351,000	1,323,765,000	154	+ 10	1,453,095,000	151	+ 7
145	Industrial Valley Bank & Trust Co., Philadelphia	1,597,061,502	1,515,928,000	128		1,559,509,000	140	
146	Dominion Bank NA, Roanoke, Va.	1,573,390,000	1,332,077,000	153	+ 7	1,409,270,000	155	+ 9
147	First National Bank of Florida, Tampa	1,555,829,000	1,102,121,000	178	+ 31	1,310,508,000	164	+ 17
148	Banco de Ponce, San Juan, P.R.	1,538,577,669	1,345,210,697	151	+ 3	1,403,426,593	157	+ 9
149	Union National Bank, Pittsburgh	1,527,287,000	1,458,546,000	141		1,510,844,000	144	
150	Union Planters National Bank, Memphis, Tenn.	1,493,414,000	1,210,157,000	164	+ 14	1,314,593,000	162	+ 12
151	Union Trust Co., Stamford, Conn.	1,488,423,000	1,320,606,000	155	+ 4	1,408,908,000	156	+ 5
152	J. Henry Schroder Bank & Trust Co., New York	1,471,950,000	1,511,564,000	131		1,655,596,000	129	
153	Old Stone Bank, Providence, R.I.	1,468,257,000	1,496,508,000	136		1,427,826,000	154	+ 1
154	Merchants National Bank & Trust Co., Indianapolis	1,456,756,000	1,365,456,000	149		1,439,623,000	153	
155	Mitsui Manufacturers Bank, Los Angeles	1,451,212,000	1,495,783,000	137		1,472,502,000	148	
156	Chemical Bank (Delaware), Wilmington	1,439,752,000	801,706,000	235	+ 79	1,178,409,912	180	+ 24
157	RepublicBank Houston NA	1,421,154,000	1,424,077,000	144		1,527,497,000	143	
158	First National Bank of Commerce, New Orleans	1,420,889,000	1,551,542,000	125		1,465,777,000	149	
159	Rhode Island Hospital Trust National Bank, Providence	1,419,461,000	1,371,540,000	148		1,445,340,000	152	
160	First American National Bank, Nashville, Tenn.	1,415,437,000	1,222,025,000	163	+ 3	1,350,785,000	159	
161	Michigan National Bank, Detroit	1,407,120,000	1,373,541,000	147		1,476,886,000	147	
162	Wilmington Trust Co., Del.	1,404,879,000	1,190,054,000	166	+ 4	1,283,378,000	169	+ 7
163	Bank One, Columbus NA, Ohio	1,402,457,375	1,087,013,293	180	+ 17	1,232,853,525	172	+ 9
164	Boston Safe Deposit & Trust Co.	1,387,869,000	506,967,000	354	+ 190	1,310,814,626	163	
165	First Security Bank of Idaho NA, Boise	1,386,803,000	1,262,453,000	158		1,341,090,000	160	
166	First National Bank, Jackson, Miss.	1,371,907,238	1,238,060,000	159		1,376,448,000	158	
167	Michigan National Bank, Lansing	1,370,480,000	1,484,944,000	139		1,494,240,000	145	
168	First National Bank of South Carolina, Columbia	1,359,315,000	1,177,201,000	167		1,340,844,030	161	
169	Frost National Bank, San Antonio, Tex.	1,346,907,155	1,276,723,695	156		1,296,767,322	165	
170	Barclays Bank of New York NA	1,320,137,000	1,225,579,000	162		1,288,124,000	167	
171	Bank of Oklahoma NA, Tulsa	1,309,661,000	1,138,416,000	172	+ 1	1,294,789,000	166	
172	National Community Bank, Rutherford, N.J.	1,305,248,875	1,150,665,519	170		1,210,760,620	177	+ 5
173	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	1,297,466,000	1,200,865,000	165		1,257,521,166	170	
174	Bankers Trust of South Carolina, Columbia	1,292,372,000	1,227,814,024	160		1,256,581,613	171	
175	Hibernia National Bank, New Orleans	1,280,201,000	1,075,853,000	181	+ 6	1,232,536,000	173	
176	Union Trust Co., Baltmore	1,268,053,000	1,157,736,000	169		1,211,314,000	176	
177	Long Island Trust Co. NA, Garden City, N.Y.	1,264,552,000	1,031,770,000	190	+ 13	1,188,434,000	179	+ 2
178	United Bank of Arizona, Phoenix	1,236,115,000	986,635,000	198	+ 20	1,105,725,000	189	+ 11
179	Security Trust Co., Rochester, N.Y.	1,223,454,000	688,914,000	278	+ 99	723,521,000	286	+ 107
180	Commerce Union Bank, Nashville, Tenn.	1,218,843,000	1,110,086,738	176		1,163,309,359	183	+ 3
181	New Jersey National Bank, Trenton	1,214,684,000	1,163,838,000	168		1,171,368,000	182	+ 1
182	Golden State Sanwa Bank, San Francisco	1,204,800,000	1,068,248,000	184	+ 2	1,128,462,000	186	+ 4
183	Colonial Bank, Waterbury, Conn.	1,202,119,000	1,120,497,000	175		1,173,589 000	181	
184	Key Bank NA, Albany, N.Y.	1,196,189,000	1,088,272,000	179		1,097,472,753	192	+ 8
185	Central Trust Co. NA, Cincinnati	1,188,702,000	1,143,014,000	171		1,223,148,000	175	
186	Old National Bank, Spokane, Wash.	1,180,635,000	1,123,910,000	174		1,198,126,000	178	
187	SouthTrust Bank of Alabama NA, Birmingham	1,176,502,324	1,017,691,098	192	+ 5	1,039,977,579	201	+ 14
188	Morgan Bank (Delaware), Wilmington	1,163,933,000	1,072,911,000	183		1,223,631,000	174	
189	Imperial Bank, Los Angeles	1,155,497,000	1,348,636,000	150		1,160,817,000	184	
190	First National Bank, Cincinnati	1,149,480,000	1,021,127,747	191	+ 1	1,116,625,000	188	
191	Liberty National Bank & Trust Co., Louisville, Ky.	1,142,189,000	1,051,176,000	187		1,084,705,000	196	+ 5
192	Fifth Third Bank, Cincinnati	1,129,815,000	982,544,000	199	+ 7	1,046,786,000	199	+ 7
193	First National State Bank of New Jersey, Totowa	1,120,187,000	27,469,000	...		1,087,598,000	195	+ 2
194	InterFirst Bank Austin NA, Tex.	1,119,344,000	1,058,553,000	185		1,100,938,000	190	
195	Midlantic National Bank/North, West Paterson, N.J.	1,110,367,686	1,046,265,000	188		1,091,855,000	193	
196	First Jersey National Bank, Jersey City, N.J.	1,099,987,000	905,698,000	211	+ 15	967,141,000	218	+ 22
197	Bank South NA, Atlanta	1,098,407,000	895,725,000	214	+ 17	1,027,722,000	203	+ 6
198	Sunwest Bank of Albuquerque NA, N.M.	1,090,267,000	1,013,401,742	193		1,079,890,311	198	
199	National State Bank, Elizabeth, N.J.	1,089,139,000	972,392,308	202	+ 3	1,131,293,000	185	
200	Puget Sound National Bank, Tacoma, Wash.	1,085,586,579	958,429,829	205	+ 5	1,036,110,410	202	+ 2

(a)— The bulk of the data are from American Banker questionnaire. The questionnaire requests consolidated data — for the bank and its domestic and foreign subsidiaries — as reported on the federal regulatory agencies' Report of Condition ("Call Report") for June 30, 1984, whenever possible. Data may not be comparable with other periods because of mergers, changes in accounting practices, etc.

Top 300 Commercial Banks in United States

In Order of Deposits June 30, 1984, Compared with June 30, 1983 and Dec. 31, 1983

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Rank 6/30/84		Deposits (a) June 30, 1984	Deposits (a) June 30, 1983	Rank 6/30/83	Gain from 6/30/83	Deposits (a) Dec. 31, 1983	Rank 12/31/83	Gain from 12/31/83
201	Northeastern Bank of Pennsylvania, Wilkes-Barre	1,071,345,000	991,516,000	197		1,091,168,127	194	
202	Citizens First National Bank, Ridgewood, N.J.	1,065,273,000	814,062,000	229	- 27	983,878,000	208	- 6
203	Central Bank, San Francisco	1,057,822,000	893,632,000	215	- 12	976,530,000	210	- 7
204	Southern National Bank of North Carolina, Lumberton	1,053,439,787	768,009,941	244	- 40	860,833,154	240	- 36
205	Toledo Trust Co., Ohio	1,050,670,491	865,938,209	219	- 14	969,917,296	214	- 9
206	Bank of the West, San Francisco	1,043,255,000	1,040,356,000	189		974,613,000	212	- 6
207	Citytrust, Bridgeport, Conn.	1,037,557,000	848,186,000	222	- 15	998,534,000	205	
208	Horizon Bank NA, Morristown, N.J.	1,029,262,000	692,937,000	275	- 67	782,188,000	268	- 60
209	Marine Bank NA, Milwaukee, Wis.	1,015,860,000	910,857,000	210	- 1	959,959,000	223	- 14
210	InterFirst Bank Fort Worth NA, Tex.	1,014,548,793	1,109,929,982	177		1,083,109,000	197	
211	First National Bank, Allentown, Pa.	1,011,305,000	963,336,000	204		988,799,000	207	
212	National Bank of Washington, D.C.	1,011,256,000	853,414,000	220	- 8	967,443,000	217	- 5
213	InterFirst Bank Houston NA	1,008,768,000	1,056,978,000	186		1,100,666,000	191	
214	First Virginia Bank, Falls Church	1,002,492,000	936,015,968	206		960,554,000	222	- 8
215	Commonwealth National Bank, Harrisburg, Pa.	1,001,080,000	976,726,000	200		998,974,000	204	
216	Bank One, Dayton NA, Ohio	1,000,293,000	902,217,000	213		989,857,000	206	
217	United Carolina Bank, Whiteville, N.C.	997,372,000	810,592,000	231	- 14	968,758,000	216	
218	Citizens Commercial & Savings Bank, Flint, Mich.	993,404,985	991,993,000	196		979,104,000	209	
219	First National Bank, Akron, Ohio	989,163,000	926,986,000	207		975,169,000	211	
220	Exchange National Bank, Chicago	983,357,000	921,848,722	209		927,033,805	225	- 5
221	First Bank of South Dakota NA, Sioux Falls	981,542,000	902,601,000	212		966,456,000	219	
222	Norstar Bank of Upstate NY, Albany	979,679,000	813,686,000	230	- 8	973,235,000	213	
223	Barnett Bank of Central Florida NA, Winter Park	952,190,000	689,030,576	277	- 54	792,874,000	257	- 34
224	Colorado National Bank, Denver	947,413,223	974,492,000	201		963,954,000	221	
225	Huntington National Bank of Northeast Ohio, Cleveland	947,104,000	925,092,000	208		945,898,000	224	
226	F&M Marquette National Bank, Minneapolis	944,730,000	1,002,807,000	195		964,722,000	220	
227	Citizens Bank & Trust Co., Riverdale, Md.	940,261,735	741,722,789	257	- 30	768,583,287	270	- 43
228	Bank of Delaware, Wilmington	934,057,000	814,726,000	228		899,366,000	228	
229	LaSalle National Bank, Chicago	933,607,000	881,461,000	217		912,629,000	227	
230	Bank One of Eastern Ohio NA, Youngstown	929,007,000	572,369,000	317	- 87	590,888,000	335	- 105
231	United Missouri Bank of Kansas City NA	916,088,000	808,861,000	233	- 2	969,017,000	215	
232	Bank One, Cleveland NA	906,376,554	431,554,037	412	- 180	889,802,000	229	
233	Fourth National Bank & Trust Co., Wichita, Kan.	904,817,000	757,848,000	248	- 15	829,982,000	247	- 14
234	UBAF Arab American Bank, New York	893,956,000	1,124,547,919	173		1,119,553,000	187	
235	First National State Bank of South Jersey, Burlington Twp., N.J.	890,802,000	869,878,000	218		873,001,000	233	
236	National Bank of Georgia, Atlanta	889,915,000	548,679,727	331	- 95	802,814,000	255	- 19
237	First National Bank & Trust Co., Tulsa, Okla.	882,858,000	891,929,000	216		1,042,695,000	200	
238	First Eastern Bank NA, Wilkes-Barre, Pa.	873,350,000	802,836,000	234		843,852,000	245	- 7
239	First of America Bank-Detroit NA	872,845,000	819,487,000	226		880,306,000	232	
240	Genesee Merchants Bank & Trust Co., Flint, Mich.	869,779,000	756,417,000	249		791,516,000	260	- 20
241	Daiwa Bank Trust Co., New York	868,868,000	781,820,000	238		789,332,000	262	- 21
242	Valley Bank of Nevada, Las Vegas	868,209,000	842,659,354	224		867,714,593	235	
243	San Diego Trust & Savings Bank, Calif.	864,434,000	770,449,000	243		844,769,000	243	
244	Texas Commerce Bank-Austin NA	863,125,307	754,427,929	251	- 7	791,673,447	258	- 14
245	Louisiana National Bank, Baton Rouge	862,709,000	844,209,000	223		863,012,387	238	
246	First National Bank, Shreveport, La.	856,504,000	755,286,000	250	- 4	828,054,000	248	- 2
247	National Bank of Commerce, San Antonio, Tex.	855,095,000	800,821,000	236		888,125,000	231	
248	Banco de Santander-Puerto Rico, Hato Rey	852,278,490	773,976,193	242		847,820,673	241	
249	First City Bank, Dallas	848,030,000	759,786,000	247		768,143,000	272	- 23
250	Sun Bank/South Florida NA, Ft. Lauderdale	839,137,000	688,879,000	279	- 29	726,048,000	282	- 32
251	Comm[illegible] Bank of Kansas City NA, Mo.	837,353,000	702,848,000	271	- 20	786,905,000	263	- 12
252	Oneida National Bank, Utica, N.Y.	836,111,000	764,133,640	246		784,327,627	267	- 15
253	Trust Company of New Jersey, Jersey City	835,951,000	725,966,000	263	- 10	804,246,000	254	- 1
254	Valley National Bank, Passaic, N.J.	834,839,443	702,764,801	272	- 18	786,620,951	264	- 10
255	Manufacturers Hanover Bank (Delaware), Wilmington	834,567,000	349,090,000	484	- 229	668,995,000	307	- 52
256	Amalgamated Bank, New York	832,853,000	686,769,000	281	- 25	699,443,000	297	- 41
257	Oregon Bank, Portland	830,962,000	726,795,000	262	- 5	872,825,000	234	
258	Commercial National Bank, Shreveport, La.	827,625,000	716,408,000	265	- 7	864,065,000	237	
259	Westamerica Bank NA, San Rafael, Calif.	824,851,450	751,197,054	253r		815,114,000	249	
260	National Bank of Commerce, Memphis, Tenn.	820,762,000	707,285,300	269	- 9	791,530,000	259	
261	First National Bank, Kansas City, Mo.	817,490,000	810,530,000	232		918,424,000	226	
262	Security Bank & Trust Co., Southgate, Mich.	815,276,000	752,409,000	252		798,249,000	256	
263	Central Bank of Denver	812,817,000	836,044,000	225		832,120,000	246	
264	First National Bank, Toms River, N.J.	812,200,000	619,871,468	306	- 42	650,503,417	313	- 49
265	Southern Bank, Greenville, S.C.	809,156,000	743,808,000	256		766,389,000	273	- 8
266	Southeast National Bank of Pa., Malvern	808,763,000	741,366,000	258		785,371,590	265	
267	Barnett Bank of Palm Beach County, Delray Beach, Fla.	806,431,000	638,267,805	301	- 34	725,188,358	283	- 16
268	Marine Bank, Warren, Pa.	805,977,000	741,296,000	259		790,855,000	261	
269	Central Penn National Bank, Philadelphia	799,509,000	732,630,000	261		768,303,000	271	+ 2
270	Third National Bank & Trust Co., Dayton, Ohio	798,034,403	610,202,000	309	- 39	785,370,000	266	
271	National Bank of Alaska, Anchorage	797,221,000	765,414,000	245		806,830,000	252	
272	Norwest Bank Des Moines NA, Iowa	792,675,000	708,821,000	268		844,328,000	244	
273	Hibernia Bank, San Francisco	791,844,000	793,406,000	237		807,805,000	251	
274	First American Bank NA, Washington, D.C.	788,709,149	663,078,819	287	- 13	709,833,142	291	- 17
275	Arlington Trust Co., Lawrence, Mass.	787,733,000	663,735,000	286	- 11	723,275,000	287	- 12
276	Key Bank of Central N.Y., Syracuse	787,066,000	592,227,000	313	- 37	677,235,827	306	- 30
277	Boatmen's National Bank, St. Louis	785,163,000	714,086,000	266		888,201,000	230	
278	M&I Marshall & Ilsely Bank, Milwaukee, Wis.	777,355,000	781,213,000	239		845,575,000	242	
279	Norstar Bank of Long Island, Hempstead, N.Y.	774,808,000	285,024,000	...		701,003,134	295	- 16
280	Laredo National Bank, Tex.	774,501,000	745,445,000	254		744,400,130	275	
281	Central Carolina Bank & Trust Co., Durham, N.C.	774,230,000	672,102,000	284	- 3	739,525,000	277	
282	Mitsubishi Bank of California, Los Angeles	773,042,836	503,757,152	356	- 74	667,607,000	309	- 27
283	First Seneca Bank, Butler, Pa.	772,367,000	694,214,000	274		742,741,000	276	
284	Capital Bank NA, Houston	765,602,000	850,079,000	221		861,036,000	239	
285	Barnett Bank of Jacksonville NA, Fla.	760,391,000	622,168,000	304	- 19	696,933,000	298	- 13
286	BayBank Norfolk County Trust Co., Dedham, Mass.	759,895,000	673,515,000	283		730,622,000	279	
287	Flagship National Bank, Miami	753,558,000	743,950,000	255		779,748,000	269	
288	Grenada Bank, Miss.	750,090,000	464,298,444	388	- 100	491,062,000	392	- 104
289	Barclays Bank of California, San Francisco	749,736,000	774,636,000	240		761,169,000	274	
290	First National Bank, Amarillo, Tex.	738,269,349	722,459,755	264		806,596,000	253	
291	Mellon Bank (North) NA, Oil City, Pa.	731,235,000	406,961,000	435	+ 144	433,167,000	442	+ 151
292	Liberty National Bank, Buffalo, N.Y.	729,528,381	658,695,597	290		727,359,242	281	
293	American National Bank & Trust Co., Chattanooga, Tenn.	726,253,000	670,970,000	285		699,916,000	296	+ 3
294	First Interstate Bank of Utah NA, Salt Lake City	725,407,000	658,311,703	291		724,023,000	285	
295	Merchants National Bank, Allentown, Pa.	721,790,000	644,132,000	296	- 1	690,183,692	300	+ 5
296	Brown Brothers Harriman & Co., New York	719,219,723	703,868,867	270		721,841,147	288	
297	State National Bank, El Paso, Tex.	710,071,000	659,015,521	288		729,045,768	280	
298	Delaware Trust Co., Wilmington	708,316,107	644,721,000	294		681,925,000	302	+ 4
299	Central Jersey Bank & Trust Co., Freehold	703,947,391	643,194,684	297		658,271,000	310	- 11
300	Shawmut Worchester County Bank NA, Worcester, Mass.	700,699,000	641,094,000	299		701,394,000	294	

(a)— The bulk of the data are from American Banker questionnaire. The questionnaire requests consolidated data — for the bank and its domestic and foreign subsidiaries — as reported on the federal regulatory agencies' Report of Condition ("Call Report") for June 30, 1984, whenever possible. Data may not be comparable with other periods because of mergers, changes in accounting practices, etc. (r) — Based on revised data. Rank that bank would have had, if revised data had been available.

Top 300 Banks in Geographical Order

Compiled by American Banker Copyright 1984

Rank 6/30/84		Total Deposits 6/30/84
	ALABAMA	
71	AmSouth Bank NA, Birmingham	2,963,343,000
122	Central Bank of the South, Birmingham	1,862,608,000
187	SouthTrust Bank of Alabama NA, Birmingham	1,176,502,324
	ALASKA	
271	National Bank of Alaska, Anchorage	797,221,000
	ARIZONA	
23	Valley National Bank, Phoenix	6,888,318,000
44	First Interstate Bank of Arizona NA, Phoenix	4,310,961,000
84	Arizona Bank, Phoenix	2,436,587,000
178	United Bank of Arizona, Phoenix	1,236,115,000
	CALIFORNIA	
1	Bank of America NT&SA, San Francisco	90,400,000,000
7	Security Pacific National Bank, Los Angeles	29,211,944,000
10	Wells Fargo Bank NA, San Francisco	19,377,233,000
11	Crocker National Bank, San Francisco	18,016,041,000
14	First Interstate Bank of California, Los Angeles	15,611,607,000
28	Union Bank, Los Angeles	5,992,482,000
50	California First Bank, San Francisco	4,191,392,000
88	Bank of California NA, San Francisco	2,397,220,000
91	Sumitomo Bank of California, San Francisco	2,327,087,283
93	Lloyds Bank California, Los Angeles	2,309,010,000
141	City National Bank, Beverly Hills	1,605,723,000
155	Mitsui Manufacturers Bank, Los Angeles	1,451,212,000
182	Golden State Sanwa Bank, San Francisco	1,204,800,000
189	Imperial Bank, Los Angeles	1,155,497,000
203	Central Bank, San Francisco	1,057,822,000
206	Bank of the West, San Francisco	1,043,255,000
243	San Diego Trust & Savings Bank	864,434,000
259	Westamerica Bank NA, San Rafael	824,851,450
273	Hibernia Bank, San Francisco	791,844,000
282	Mitsubishi Bank of California, Los Angeles	773,042,836
289	Barclays Bank of California, San Francisco	749,736,000
	COLORADO	
128	United Bank of Denver NA	1,696,669,000
142	First Interstate Bank of Denver NA	1,602,112,000
224	Colorado National Bank, Denver NA	947,413,223
263	Central Bank of Denver	812,817,000
	CONNECTICUT	
45	Connecticut Bank & Trust Co. NA, Hartford	4,295,480,000
49	Connecticut National Bank, Hartford	4,195,700,000
151	Union Trust Co., Stamford	1,488,423,000
183	Colonial Bank, Waterbury	1,202,119,000
207	Citytrust, Bridgeport	1,037,557,000
	DELAWARE	
156	Chemical Bank (Delaware), Wilmington	1,439,752,000
162	Wilmington Trust Co	1,404,879,000
188	Morgan Bank (Delaware), Wilmington	1,163,933,000
228	Bank of Delaware, Wilmington	934,057,000
255	Manufacturers Hanover Bank (Delaware), Wilmington	834,567,000
298	Delaware Trust Co., Wilmington	708,316,107
	DISTRICT OF COLUMBIA	
61	Riggs National Bank, Washington	3,662,401,000
70	American Security Bank NA, Washington	3,037,999,000
212	National Bank of Washington	1,011,256,000
274	First American Bank NA, Washington	788,709,149
	FLORIDA	
25	Southeast Bank NA, Miami	6,758,253,000
56	Florida National Bank, Jacksonville	3,929,125,000
75	Atlantic National Bank of Florida, Jacksonville	2,672,083,000
78	NCNB National Bank of Florida, Tampa	2,576,700,000
98	Barnett Bank of South Florida NA, Miami	2,210,767,000
112	Sun Bank NA, Orlando	2,006,072,000
147	First National Bank of Florida, Tampa	1,555,829,000
223	Barnett Bank of Central Florida NA, Winter Park	952,190,000
250	Sun Bank/South Florida NA, Fort Lauderdale	839,137,000
267	Barnett Bank of Palm Beach County, Delray Beach	806,431,000
285	Barnett Bank of Jacksonville NA	760,391,000
287	Flagship National Bank, Miami	753,558,000
	GEORGIA	
39	Citizens & Southern National Bank, Atlanta	4,704,331,000
57	First National Bank, Atlanta	3,925,353,000
99	Trust Company Bank, Atlanta	2,208,367,000
197	Bank South NA, Atlanta	1,098,407,000
236	National Bank of Georgia, Atlanta	889,915,000
	HAWAII	
67	Bank of Hawaii, Honolulu	3,159,039,911
96	First Hawaiian Bank, Honolulu	2,234,546,000
	IDAHO	
116	Idaho First National Bank, Boise	1,902,033,000
165	First Security Bank of Idaho NA, Boise	1,386,803,000
	ILLINOIS	
8	First National Bank, Chicago	28,028,660,000
12	Continental Illinois National Bank & Trust Co., Chicago	17,450,386,000
34	Harris Trust & Savings Bank, Chicago	5,007,282,000
55	Northern Trust Co., Chicago	3,987,157,000
94	American National Bank & Trust Co., Chicago	2,279,237,000
220	Exchange National Bank, Chicago	983,357,000
229	LaSalle National Bank, Chicago	933,607,000
	INDIANA	
87	American Fletcher National Bank & Trust Co., Indianapolis	2,408,931,000
105	Indiana National Bank, Indianapolis	2,104,466,000
154	Merchants National Bank & Trust Co., Indianapolis	1,456,756,000
	IOWA	
272	Norwest Bank Des Moines NA	792,675,000

Rank 6/30/84		Total Deposits 6/30/84
	KANSAS	
233	Fourth National Bank & Trust Co., Wichita	904,817,000
	KENTUCKY	
101	First National Bank, Louisville	2,183,865,095
107	Citizens Fidelity Bank & Trust Co., Louisville	2,053,890,000
191	Liberty National Bank & Trust Co., Louisville	1,142,189,000
	LOUISIANA	
139	Whitney National Bank, New Orleans	1,606,198,000
158	First National Bank of Commerce, New Orleans	1,420,889,000
175	Hibernia National Bank, New Orleans	1,280,201,000
245	Louisiana National Bank, Baton Rouge	862,709,000
246	First National Bank, Shreveport	856,504,000
258	Commercial National Bank, Shreveport	827,625,000
	MARYLAND	
58	Maryland National Bank, Baltimore	3,860,116,000
76	First National Bank of Maryland , Baltimore	2,650,313,000
100	Equitable Bank NA, Baltimore	2,203,287,000
117	Suburban Bank, Bethesda	1,898,662,410
176	Union Trust Co., Baltimore	1,268,053,000
227	Citizens Bank & Trust Co., Riverdale	940,261,735
	MASSACHUSETTS	
16	First National Bank, Boston	12,345,659,000
63	Bank of New England NA, Boston	3,359,712,000
79	State Street Bank & Trust Co., Boston	2,563,519,000
109	Shawmut Bank of Boston NA	2,051,386,000
134	BayBank Middlesex, Burlington	1,668,500,833
164	Boston Safe Deposit & Trust Co.	1,387,869,000
275	Arlington Trust Co., Lawrence	787,733,000
286	BayBank Norfolk County Trust Co., Dedham	759,895,000
300	Shawmut Worcester County Bank NA, Worcester	700,699,000
	MICHIGAN	
20	National Bank of Detroit	7,964,074,000
33	Comerica Bank-Detroit	5,323,627,000
53	Manufacturers National Bank, Detroit	4,050,955,000
115	Old Kent Bank & Trust Co, Grand Rapids	1,956,896,000
161	Michigan National Bank, Detroit	1,407,120,000
167	Michigan National Bank, Lansing	1,370,480,000
218	Citizens Commercial & Savings Bank, Flint	993,404,985
239	First of America Bank-Detroit NA	872,845,000
240	Genesee Merchants Bank & Trust Co., Flint	869,779,000
262	Security Bank & Trust Co., Southgate	815,276,000
	MINNESOTA	
41	First National Bank, Minneapolis	4,475,658,000
51	Norwest Bank Minneapolis NA	4,182,567,000
89	First National Bank, St. Paul	2,337,920,000
226	F&M Marquette National Bank, Minneapolis	944,730,000
	MISSISSIPPI	
133	Deposit Guaranty National Bank, Jackson	1,674,178,000
166	First National Bank, Jackson	1,371,907,238
288	Grenada Bank	750,090,000
	MISSOURI	
74	Centerre Bank NA, St. Louis	2,771,075,000
97	Mercantile Trust Co. NA, St. Louis	2,214,253,000
231	United Missouri Bank of Kansas City NA	916,088,000
251	Commerce Bank of Kansas City NA	837,353,000
261	First National Bank, Kansas City	817,490,000
277	Boatmen's National Bank, St. Louis	785,163,000
	NEVADA	
108	First Interstate Bank of Nevada NA, Reno	2,052,604,975
242	Valley Bank of Nevada, Las Vegas	868,209,000
	NEW JERSEY	
62	Fidelity Union Bank/First National State, Newark	3,637,161,000
104	Midlantic National Bank, Newark	2,105,686,000
114	United Jersey Bank, Hackensack	1,979,014,000
120	First National State Bank, Newark	1,875,531,000
137	Heritage Bank NA, Jamesburg	1,647,085,000
172	National Community Bank, Rutherford	1,305,248,875
181	New Jersey National Bank, Trenton	1,214,684,000
193	First National State Bank of New Jersey, Totowa	1,120,187,000
195	Midlantic National Bank/North, West Paterson	1,110,367,686
196	First Jersey National Bank, Jersey City	1,099,987,000
199	National State Bank, Elizabeth	1,089,139,000
202	Citizens First National Bank, Ridgewood	1,065,273,000
208	Horizon Bank NA, Morristown	1,029,262,000
235	First National State Bank of South Jersey, Burlington Twp	890,802,000
253	Trust Company of New Jersey, Jersey City	835,951,000
254	Valley National Bank, Passaic	834,839,443
264	First National Bank, Toms River	812,200,000
299	Central Jersey Bank & Trust Co., Freehold	703,947,391
	NEW MEXICO	
198	Sunwest Bank of Albuquerque NA	1,090,267,000
	NEW YORK	
2	Citibank NA, New York	79,936,000,000
3	Chase Manhattan Bank NA, New York	64,772,857,000
4	Manufacturers Hanover Trust Co., New York	45,802,578,000
5	Morgan Guaranty Trust Co., New York	40,021,799,000
6	Chemical Bank, New York	35,806,052,000
9	Bankers Trust Co., New York	27,859,603,000
13	Marine Midland Bank NA, Buffalo	17,294,253,000
17	Irving Trust Co., New York	11,709,000,000
18	Bank of New York	9,758,814,850
21	Republic National Bank, New York	7,451,760,000
26	National Westminster Bank USA, New York	6,320,778,000
37	European American Bank & Trust Co., New York	4,804,044,000
52	Bank of Tokyo Trust Co., New York	4,109,606,000
64	Israel Discount Bank of New York	3,246,810,000
66	Lincoln First Bank NA, Rochester	3,175,231,000

Top 300 Banks in Geographical Order

Compiled by American Banker Copyright 1984

Rank 6/30/84		Total Deposits 6/30/84
90	Citibank (New York State) NA, Buffalo	2,328,073,000
95	Bank Leumi Trust Co., New York	2,278,424,000
118	Fuji Bank & Trust Co., New York	1,896,115,479
126	United States Trust Co., New York	1,729,973,000
131	Industrial Bank of Japan Trust Co., New York	1,679,941,000
138	Manufacturers & Traders Trust Co., Buffalo	1,620,649,818
152	J. Henry Schroder Bank & Trust Co., New York	1,471,950,000
170	Barclays Bank of New York NA	1,320,137,000
177	Long Island Trust Co. NA, Garden City	1,264,552,000
179	Security Trust Co., Rochester	1,223,454,000
184	Key Bank NA, Albany	1,196,189,000
222	Norstar Bank of Upstate NY, Albany	979,679,000
234	UBAF Arab American Bank, New York	893,956,000
241	Daiwa Bank Trust Co., New York	868,868,000
252	Oneida National Bank, Utica	836,111,000
256	Amalgamated Bank, New York	832,853,000
276	Key Bank of Central N.Y., Syracuse	787,066,000
279	Norstar Bank of Long Island, Hempstead	774,806,000
292	Liberty National Bank, Buffalo	729,528,381
296	Brown Brothers Harriman & Co., New York	719,219,723
	NORTH CAROLINA	
24	NCNB National Bank of North Carolina, Charlotte	6,788,712,000
29	Wachovia Bank & Trust Co. NA, Winston-Salem	5,882,081,000
36	First Union National Bank, Charlotte	4,931,122,000
106	Northwestern Bank, North Wilkesboro	2,100,195,000
124	First-Citizens Bank & Trust Co., Raleigh	1,746,712,000
132	Branch Banking & Trust Co., Wilson	1,678,268,000
204	Southern National Bank of North Carolina, Lumberton	1,053,439,787
217	United Carolina Bank, Whiteville	997,372,000
281	Central Carolina Bank & Trust Co., Durham	774,230,000
	OHIO	
40	AmeriTrust Co. NA, Cleveland	4,556,286,000
43	BancOhio National Bank, Columbus	4,414,455,000
69	Huntington National Bank, Columbus	3,054,175,000
77	National City Bank, Cleveland	2,607,357,000
121	Society National Bank, Cleveland	1,871,722,000
127	Central National Bank, Cleveland	1,699,744,000
163	Bank One, Columbus NA	1,402,457,375
185	Central Trust Co. NA, Cincinnati	1,188,702,000
190	First National Bank, Cincinnati	1,149,480,000
192	Fifth Third Bank, Cincinnati	1,129,815,000
205	Toledo Trust Co.	1,050,670,491
216	Bank One, Dayton NA	1,000,293,000
219	First National Bank, Akron	989,163,000
225	Huntington Bank of Northeast Ohio, Cleveland	947,104,000
230	Bank One of Eastern Ohio NA, Youngstown	929,007,000
232	Bank One, Cleveland NA	906,376,554
270	Third National Bank & Trust Co., Dayton	798,034,403
	OKLAHOMA	
129	First National Bank & Trust Co., Oklahoma City	1,686,222,000
136	Liberty National Bank & Trust Co., Oklahoma City	1,658,379,000
171	Bank of Oklahoma NA, Tulsa	1,309,661,000
237	First National Bank & Trust Co., Tulsa	882,858,000
	OREGON	
42	United States National Bank of Oregon, Portland	4,467,269,000
54	First Interstate Bank of Oregon NA, Portland	4,000,928,000
257	Oregon Bank, Portland	830,962,000
	PENNSYLVANIA	
15	Mellon Bank NA, Pittsburgh	13,613,948,000
38	Pittsburgh National Bank	4,739,974,000
46	Philadelphia National Bank	4,283,393,000
59	First Pennsylvania Bank NA, Philadelphia	3,824,549,000
60	Fidelity Bank, Philadelphia	3,733,833,000
73	Provident National Bank, Philadelphia	2,774,379,000
80	Equibank, Pittsburgh	2,532,548,000
81	Mellon Bank (East) NA, Philadelphia	2,527,812,000
82	American Bank & Trust Co., Reading	2,501,450,000
111	Continental Bank, Norristown	2,021,354,000
119	Hamilton Bank, Lancaster	1,881,185,000
145	Industrial Valley Bank & Trust Co., Philadelphia	1,597,061,502
149	Union National Bank, Pittsburgh	1,527,287,000
173	Dauphin Deposit Bank & Trust Co., Harrisburg	1,297,466,000
201	Northeastern Bank of Pennsylvania, Wilkes-Barre	1,071,345,000
211	First National Bank, Allentown	1,011,305,000
215	Commonwealth National Bank, Harrisburg	1,001,080,000
238	First Eastern Bank NA, Wilkes-Barre	873,350,000
266	Southeast National Bank of Pennsylvania, Malvern	808,763,000
268	Marine Bank, Warren	805,977,000
269	Central Penn National Bank, Philadelphia	799,509,000
283	First Seneca Bank, Butler	772,367,000
291	Mellon Bank (North) NA, Oil City	731,235,000
295	Merchants National Bank, Allentown	721,790,000
	PUERTO RICO	
83	Banco Popular de Puerto Rico, San Juan	2,496,375,822
148	Banco de Ponce, San Juan	1,538,577,669
248	Banco de Santander - Puerto Rico, Hato Rey	852,278,490
	RHODE ISLAND	
65	Fleet National Bank, Providence	3,211,944,000
153	Old Stone Bank, Providence	1,468,257,000
159	Rhode Island Hospital Trust National Bank, Providence	1,419,461,000
	SOUTH CAROLINA	
125	Citizens & Southern National Bank, Charleston	1,737,077,248
135	South Carolina National Bank, Columbia	1,662,969,000
168	First National Bank of South Carolina, Columbia	1,359,315,000
174	Bankers Trust of South Carolina, Columbia	1,292,372,000
265	Southern Bank, Greenville	809,156,000
	SOUTH DAKOTA	
103	Citibank (South Dakota) NA, Sioux Falls	2,134,336,000
221	First Bank of South Dakota NA, Sioux Falls	981,542,000
	TENNESSEE	
86	First Tennessee Bank NA, Memphis	2,418,203,212
144	Third National Bank, Nashville	1,597,351,000
150	Union Planters National Bank, Memphis	1,493,414,000
160	First American National Bank, Nashville	1,415,437,000
180	Commerce Union Bank, Nashville	1,218,843,000
260	National Bank of Commerce, Memphis	820,762,000
293	American National Bank & Trust Co., Chattanooga	726,253,000
	TEXAS	
19	RepublicBank Dallas NA	9,438,944,000
22	InterFirst Bank Dallas NA	7,066,086,000
31	Texas Commerce Bank NA, Houston	5,772,140,000
32	First City National Bank, Houston	5,749,899,000
48	Mercantile National Bank, Dallas	4,227,372,000
72	Allied Bank of Texas, Houston	2,903,206,770
92	Bank of the Southwest NA, Houston	2,311,313,000
123	Texas American Bank/Fort Worth NA	1,785,627,000
157	RepublicBank Houston NA	1,421,154,000
169	Frost National Bank, San Antonio	1,346,907,155
194	InterFirst Bank Austin NA	1,119,344,000
210	InterFirst Bank Fort Worth NA	1,014,548,793
213	InterFirst Bank Houston NA	1,008,768,000
244	Texas Commerce Bank-Austin NA	863,125,307
247	National Bank of Commerce, San Antonio	855,095,000
249	First City Bank, Dallas	848,030,000
280	Laredo National Bank	774,501,000
284	Capital Bank NA, Houston	765,602,000
290	First National Bank, Amarillo	738,269,349
297	State National Bank, El Paso	710,071,000
	UTAH	
113	First Security Bank of Utah NA, Ogden	1,984,106,000
140	Zions First National Bank, Salt Lake City	1,605,850,000
294	First Interstate Bank of Utah NA, Salt Lake City	725,407,000
	VIRGINIA	
30	Sovran Bank NA, Richmond	5,836,927,000
47	United Virginia Bank, Richmond	4,261,197,000
68	Bank of Virginia, Richmond	3,074,567,000
110	Central Fidelity Bank, Richmond	2,049,786,000
143	First American Bank of Virginia, McLean	1,598,843,000
146	Dominion Bank NA, Roanoke	1,573,390,000
214	First Virginia Bank, Falls Church	1,002,492,000
	WASHINGTON	
27	Seattle-First National Bank	6,218,492,000
35	Rainier National Bank, Seattle	4,996,965,000
102	First Interstate Bank of Washington NA, Seattle	2,147,822,000
130	Peoples National Bank, Seattle	1,680,245,143
186	Old National Bank, Spokane	1,180,635,000
200	Puget Sound National Bank, Tacoma	1,085,586,579
	WISCONSIN	
85	First Wisconsin National Bank, Milwaukee	2,241,306,000
209	Marine Bank NA, Milwaukee	1,015,660,000
278	M&I Marshall & Ilsley Bank, Milwaukee	777,355,000

State Totals of the Top 300 Banks

No. of Banks		Total Deposits	No. of Banks		Total Deposits	No. of Banks		Total Deposits
3	Alabama	$6,002,453,324	1	Kansas	904,817,000	4	Oklahoma	5,537,120,000
1	Alaska	797,221,000	3	Kentucky	5,379,944,095	3	Oregon	9,299,159,000
4	Arizona	14,871,981,000	6	Louisiana	6,854,126,000	24	Pennsylvania	57,452,960,502
21	California	201,356,233,569	6	Maryland	12,820,693,145	3	Puerto Rico	4,887,231,981
4	Colorado	5,059,011,223	9	Massachusetts	25,624,972,833	3	Rhode Island	6,099,662,000
5	Connecticut	12,219,279,000	10	Michigan	25,624,456,985	5	South Carolina	6,860,889,248
6	Delaware	6,485,504,107	4	Minnesota	11,940,875,000	2	South Dakota	3,115,878,000
4	District of Columbia	8,500,365,149	3	Mississippi	3,796,175,238	7	Tennessee	9,690,263,212
12	Florida	25,820,536,000	6	Missouri	8,341,422,000	20	Texas	50,720,003,374
5	Georgia	12,826,373,000	2	Nevada	2,920,813,975	3	Utah	4,315,363,000
2	Hawaii	5,393,585,911	18	New Jersey	24,356,365,395	7	Virginia	19,397,202,000
2	Idaho	3,288,836,000	1	New Mexico	1,090,267,000	6	Washington	17,309,748,722
7	Illinois	58,669,686,000	35	New York	387,500,733,251	3	Wisconsin	4,034,523,000
3	Indiana	5,970,153,000	9	North Carolina	25,952,131,787			
1	Iowa	792,675,000	17	Ohio	29,694,841,823		**TOTALS FOR TOP 300 BANKS....**	**$1,139,576,532,849**

Acquisitions, Name and Location Changes Among the Nation's Top 300 Banks in 1984(a)

Compiled by American Banker Copyright 1984 in Cooperation with Polk's Bank Directory

Deposit Rank 6/30/84	Name of Bank	Type of Changes (b)	Former Name of Bank and/or City (if a name or location change)	Name of Bank(s) Merged/ Merged or Acquired	Total Deposits of Merged Banks on June 30, 1983	Date of Mergers Name Change etc.
71	**AmSouth Bank NA, Birmingham, Ala.**	M		American National Bank, Gadsden	82,641,726	Mar. 16
		M*		Citizens Bank, Wetumka	35,809,000	Mar. 16
207	**Citytrust, Bridgeport, Conn.**	A (1)		County Federal S&L, Westport	.....	June 30
49	**Connecticut National Bank, Hartford**	M		New Britian Bank & Trust Co	111,823,000	Mar. 31
		M		First Bank, New Haven	571,291,000	Mar. 31
		M		Terryville Trust Co	30,999,480	Mar. 31
250	**Sun Bank/South Fla. NA, Fort Lauderdale**	M		Flagship NB of Broward Cty., Hollywood	163,956,000	May 1
75	**Atlantic National Bank of Fla., Jacksonville**	M		Bank of Green Cove Springs	37,672,898	Feb. 1
56	**Florida National Bank, Jacksonville**	M		Royal Trust Bank, Gulfport	114,627,970	Mar. 2
		M		Royal Trust Bank NA, Miami	304,868,000	Mar. 2
		M		Royal Trust Bank of Palm Beach NA	100,757,000	Mar. 2
		M		Royal Trust Bank of Fla. NA, St. Petersburg	247,318,000	Mar. 2
		M		Flagship Peoples Bank, Tallahassee	34,655,000	Jan.3
		M		Flagship Bank of Lake Cty., Tavares	62,936,713	Jan.3
		M		Flagship First NB of Highlands, Sebring	70,212,975	Jan.3
		M		Flagship Bk Charlotte Cty., Punta Gorda	24,013,040	Jan.3
98	**Barnett Bank of South Fla. NA, Miami**	M		Great American Bank, Davie	N.A.	Feb. 22
		M		Great American Bank, Fort Lauderdale	44,039,728	Feb. 22
25	**Southeast Bank NA, Miami**	M		Southeast Bank at Bartow NA	43,878,000	Apr. 1
		M		Southeast Bank of Belle Glade NA	20,528,000	Apr. 1
		M		Southeast Bank of Lee Cty. NA, Cape Coral	50,673,000	Apr. 1
		M		Southeast Bk of the Fla Keys NA, Key West	51,549,989	Apr. 1
112	**Sun Bank NA, Orlando, Fla.**	M		Flagship First Nat'l Bank, Titusville	53,764,220	June 1
		M		Flagship Bank of Seminole, Sanford	103,261,632	June 1
147	**First National Bank of Fla., Tampa**	M		Flagship Bank of Melbourne NA	106,789,253	Jan. 1
		M		Flagship First Nat'l Bank, Ormond Bch.	136,030,039	Jan. 1
223	**Barnett Bank of Central Fla. NA, Winter Park**	M		Barnett Bank of Kissimmee	27,869,191	Apr. 13
39	**Citizens & Southern National Bank, Atlanta**	M		Commercial Nat'l Bank, Cedartown	36,667,000	May 31
		M		Fayette State Bank, Peachtree City	46,447,128	May 31
165	**First Security Bank of Idaho NA, Boise**	M		Custer Cty. Bank, Challis	N.A.	May 21
87	**American Fletcher NB&T Co., Indianapolis**	A (2)		Shelby National Bank, Shelbyville	76,253,387	Apr. 19
58	**Maryland National Bank, Baltimore**	M		Bank of Maryland, Hillcrest Heights	106,894,390	June 1
76	**First National Bank of Maryland, Baltimore**	M		Hampstead Bank of Carroll Cty.	37,210,000	Apr. 30
227	**Citizens Bank & Trust Co., Riverdale, Md.**	M		Peoples Security Bank, Landover	196,286,000	Mar. 16
33	**Comerica Bank-Detroit**	M		Bank of the Commonwealth, Detroit	774,368,000	Jan. 1
115	**Old Kent B&T Co., Grand Rapids, Mich.**	M		Old Kent Bank, Grandville	4,479,000	Mar. 4
		M		Old Kent Bank, Wyoming	8,066,000	Mar. 4
288	**Grenada Bank, Miss.**	A (3)		Mississippi Bank, Jackson	.....	May 11
		M*		First National Bank, Greenville	93,862,300	June 29
251	**Commerce Bank of Kansas City NA, Mo.**	M		Commerce Bank of Blue Hills, Kansas City	21,135,180	Jan. 1
		M		Plaza Bank and Trust Co., Kansas City	87,946,065	Jan. 1
		M		Commerce Bank of Grandview NA	14,473,293	Jan. 1
		M		Commerce Bank of Independence NA	21,495,550	Jan. 1
137	**Heritage Bank NA, Jamesburg, N.J.**	M		City National B&T Co., Salem	45,546,092	Mar. 1
196	**First Jersey National Bank, Jersey City, N.J.**	A (4)		First National State Bank, Newark	.....	Jun. 18
62	**Fidelity Union Bk/First Nat'l St., Newark, N.J.**	N,L,M	First Nat'l State Bank-Edison, Woodbridge	Burlington County Trust Co., Moorestown	254,664,588	Apr. 5
		M		Fidelity Union Bank NA, Morristown	37,694,000	Apr. 5
		M		Fidelity Union Bank, Newark	2,592,402,968	Apr. 5
264	**First National Bank, Toms River, N.J.**	A (5)		First Jersey Nat'l Bk./So., Atlantic City	.....	Feb. 17
		A (6)		First Peoples Bank of N.J., Haddon Twp.	.....	Mar. 17
195	**Midlantic National Bank/North, West Paterson, N.J.**	N	New Jersey Bank NA			Jul. 1
184	**Key Bank NA, Albany, N.Y.**	A (7)		Marine Midland Bank NA, Buffalo	.....	Apr. 1
222	**Norstar Bank of Upstate NY, Albany**	N	State Bank of Albany			Jul. 16
		M,		Mowhawk National Bank, Schenectady	149,352,475	Aug. 1
170	**Barclays Bank of New York NA**	A (8)		Chemical Bank, New York	.....	Apr. 2
26	**National Westminster Bank USA, New York**	A (9)		Bankers Trust Co., New York	.....	Feb. 14
179	**Security Trust Co., Rochester, N.Y.**	M		Bank of Auburn	83,046,581	Apr. 1
		M		First Bank & Trust Co., Corning	65,108,079	Apr. 1
		M		First Bank & Trust Co., Ithaca	80,070,856	Apr. 1
		M		Genesee Country Bank, Le Roy	74,379,633	Apr. 1
		M		State Bank of Seneca Falls	35,291,000	Apr. 1
		M		Glen Bank & Trust Co., Watkins Glen	28,436,000	Apr. 1
		M		First Trust Union Bank, Wellsville	228,808,741	Apr. 1
276	**Key Bank of Central N.Y., Syracuse**	A (10)		Bank of New York	.....	May 29
		A (11)		Security Trust Co., Rochester	.....	June 22
204	**Southern National Bank of N.C., Lumberton**	M		Community Bank of Carolina, Greensboro	40,903,000	Mar. 30
		M		Cherryville National Bank	24,039,666	Mar. 31
		M		FNB of Anson Cty., Wadesboro	37,444,000	Mar. 31
163	**Bank One, Columbus NA, Ohio**	M		Bank One, Circleville NA	49,486,000	Apr. 1
230	**Bank One of Eastern Ohio NA, Youngstown**	M		First National Bank, East Liverpool	55,892,926	Apr. 1
		M*		Union Savings & Trust Co., Warren	240,862,780	May 1
42	**United States National Bank of Oregon, Portland**	A (12)		United Bank of Oregon, Oak Grove	N.A.	Mar. 2
		M		Bank of Milwaukie	N.A.	June 30

(a—Top 300 banks by deposits on June 30, 1984. Banks are listed in geographic order with their respective deposit ranks shown in the left-hand column. (b—Type of Changes: (A—Partial acquisitions, such as purchase of branches or purchases of assets. See numbered footnotes below for further details. M—Change of location of head office. (M)—Merger. N—Name change. A (1) Purchased assets and assumed liabilities of 4 branches of County Federal S&L. A (2) Purchased assets and assumed liabilities of Shelby National Bank. A (3) Purchased certain assets and assumed certain liabilities of Mississippi Bank. A (4) Purchased assets and assumed liabilities of 14 branches of First National State Bank. A (5) Purchased assets and assumed liabilities of 4 branches of First Jersey National Bank South. A (6) Purchased assets and assumed liabilities of 7 branches of First Peoples Bank of N.J. A (7) Purchased assets and assumed liabilities of a branch of Marine Midland Bank NA. A (8) Purchased assets and assumed liabilities of 2 branches of Chemical Bank. A (9) Purchased assets and assumed liabilities of a branch of Bankers Trust Co. A (10) Purchased assets and assumed liabilities of a branch of Bank of New York. A (11) Purchased assets and assumed liabilities of a branch of Security Trust Co. A (12) Purchased certain assets and assumed certain liabilities of United Bank of Oregon.

Acquisitions, Name and Location Changes Among the Nation's Top 300 Banks in 1984(a)

Compiled by American Banker Copyright 1984 in Cooperation with R.L. Polk's Bank Directory

Deposit Rank 6/30/84	Name of Bank	Type of Changes (b)	Former Name of Bank and/or City (if a name or location change)	Name of Bank(s) Merged Merged or Acquired	Total Deposits of Merged Banks on June 30, 1983	Date of Mergers Name Change etc.
291	**Mellon Bank (North) NA, Oil City, Pa.**	N	Northwest Bank			May 16
		M		Union Bank & Trust Co., Erie	227,358,000	Apr. 11
81	**Mellon Bank (East) NA, Philadelphia**	N	Girard Bank			June 25
83	**Banco Popular de Puerto Rico, San Juan**	A (13)		Washington National Bank, Chicago	12,177,365	May 18
265	**Southern Bank, Greenville, S.C.**	N	Southern Bank & Trust Co.			Apr. 12
86	**First Tennessee Bank NA, Memphis**	M		First Tennessee Bank, Dyersburg	44,155,000	Mar. 1
		M		First Tennessee Bank, Jackson	40,939,000	Mar. 1
		M		First Tennessee Bank, Mosheim	21,688,000	May 1
		M		First Tennessee Bank, Jonesboro	94,611,000	May 1
		M		First Tennessee Bank/NA, Kingsport	77,825,000	May 1
		M		First Tennessee Bank, Morristown	39,743,000	May 1
		M		First Tennessee Bank NA, Chattanooga	472,971,000	June 1
150	**Union Planters National Bank, Memphis**	M		Hamilton First Bank NA, Clinton	64,347,252	Feb. 1
143	**First American Bank of Virginia, McLean**	A (14)		First & Merchants Nat'l Bank, Richmond	.....	Jan. 3
		A (15)		Virginia National Bank, Norfolk	.....	Jan. 3
		M		Round Hill National Bank	27,184,000	May
68	**Bank of Virginia, Richmond**	A (16)		First & Merchants National Bank, Richmond	.....	Jan. 3
168	**Central Fidelity Bank, Richmond**	M		Central Fidelity Bank NA, Lynchburg	731,836,000	Feb. 21
47	**United Virginia Bank, Richmond**	A (17)		Bank of Virginia, Richmond	.....	Jan.
146	**Dominion Bank NA, Roanoke, Va.**	M		First Basset Bank & Trust	74,687,029	June 15

(a)—Top 300 banks by deposits on June 30, 1984. Banks are listed in geographic order, with their respective deposit ranks shown in the left-hand column (b)—Type of Changes: (A)—Partial acquisitions, such as purchase of branches or purchases of assets. See numbered footnotes below for further details. (L)—Change of location of head office. (M)—Merger. (N)—Name change. A (13): Purchased certain assets and assumed certain liabilities of Washington National Bank. A (14): Purchased assets and assumed liabilities of 11 branches of First & Merchants National Bank. A (15): Purchased assets and assumed liabilities of 13 branches of Virginia National Bank. A (16): Purchased assets and assumed liabilities of a branch of First & Merchants National Bank. A (17): Purchased assets and assumed liabilities of a branch of Bank of Virginia.

Top 25 Commercial Banks in the U.S.

Based on Total Assets on June 30, 1984

(In Billions of Dollars)

Rank 6/30/84	Rank 12/31/83		Total Assets 6/30/84	Total Assets 12/31/83
1	1	Citibank NA, New York	$115.5	$113.5
2	2	Bank of America NT&SA, San Francisco	108.0	109.7
3	3	Chase Manhattan Bank NA, New York	84.7	79.5
4	4	Manufacturers Hanover Tr. Co., N.Y.	61.0	57.7
5	5	Morgan Guaranty Trust Co., New York	58.6	56.2
6	6	Chemical Bank, New York	53.5	49.3
7	8	Bankers Trust Co., New York	41.4	40.1
8	9	Security Pacific Nat'l Bank, Los Angeles	37.4	36.1
9	10	First National Bank, Chicago	36.8	35.5
10	7	Continental Illinois NB&T Co, Chicago	34.0	40.7
11	11	Wells Fargo Bank NA, San Francisco	23.2	23.9
12	14	Mellon Bank NA, Pittsburgh	22.9	21.8
13	13	Marine Midland Bank NA, Buffalo, N.Y.	22.8	22.6
14	12	Crocker National Bank, San Francisco	22.6	23.0
15	15	First Interstate Bk of Calif., Los Angeles	21.1	20.8
16	17	Irving Trust Co., New York	18.5	16.9
17	16	First National Bank, Boston	18.0	17.4
18	19	RepublicBank Dallas NA	14.0	12.6
19	18	Bank of New York	12.8	12.6
20	21	National Bank of Detroit	11.6	11.6
21	20	Texas Commerce Bank NA, Houston	11.3	11.9
22	22	InterFirst Bank Dallas NA	10.3	11.0
23	25	NCNB National Bank of N.C., Charlotte	10.1	9.1
24	24	Republic National Bank, New York	10.0	9.7
25	27	Pittsburgh National Bank	9.1	8.4

The Top 300 Largest Deposit Gainers

	(Dollar Amounts in Millions)	Deposits 6/30/84	Deposits 6/30/83	Percent Increase	Bank Rank
1	First National State Bank of New Jersey, Totowa	1,120.2	27.5	3,978.0	193
2	Fidelity Union Bank/First National State, Newark, N.J.	3,637.2	438.3	729.9	62
3	First Interstate Bank of Denver NA	1,602.1	258.3	520.1	142
4	Florida National Bank, Jacksonville	3,929.1	680.7	477.2	56
5	Central Fidelity Bank, Richmond	2,049.8	402.5	409.2	110
6	Boston Safe Deposit & Trust Co.	1,387.9	507.0	173.8	164
7	Norstar Bank of Long Island, Hempstead, N.Y.	774.8	285.0	171.8	279
8	Manufacturers Hanover Bank (Delaware), Wilmington	834.6	349.1	139.1	255
9	Bank One, Cleveland NA	906.4	431.6	110.0	232
10	Sovran Bank NA, Richmond	5,836.9	3,226.2	80.9	30

The Top 300 Largest Deposit Losers

	(Dollar Amounts in Millions)	Deposits 6/30/84	Deposits 6/30/83	Percent Decrease	Banks Rank
1	Continental Illinois NB&T Co., Chicago	17,450.4	28,272.7	38.3	12
2	First City National Bank, Houston	5,749.9	7,360.4	21.9	32
3	UBAF Arab American Bank, New York	894.0	1,124.5	20.5	234
4	Imperial Bank, Los Angeles	1,155.5	1,348.6	14.3	189
5	Texas Commerce Bank, Houston	5,772.1	6,568.2	12.1	31
6	Bank of the Southwest NA, Houston	2,311.3	2,620.7	11.8	92
7	First National Bank & Trust Co., Oklahoma City	1,686.2	1,910.7	11.7	129
8	Capital Bank NA, Houston	765.6	850.1	9.9	284
9	InterFirst Bank Fort Worth NA, Tex.	1,014.5	1,109.9	8.6	210
10	First National Bank of Commerce, New Orleans	1,420.9	1,551.5	8.4	158

Comparison of Top Banks' Deposit Totals

By Groups, as of June 30, 1984, Compared with Previous Mid-Years

U.S. Banks' Deposits	6/30/84	6/30/83	6/30/80	6/30/75	6/30/70	6/30/65
Top 100	**899,419,812,848**	818,300,000,000	720,112,279,371	445,161,302,572	231,464,149,304	151,884,551,400
Second 100 Largest	**153,898,177,404**	135,800,000,000	96,151,243,260	64,801,582,400	39,306,068,689	28,262,164,222
Third 100 Largest	**86,438,542,597**	77,000,000,000	53,816,124,398	36,083,901,274	21,273,721,373	15,366,832,875
Top 300 Banks Total	**1,139,756,532,849**	1,031,100,000,000	870,079,647,029	546,046,782,246	292,043,939,366	195,513,548,497

The Markets

Money Market

Thursday, August 23, 1984

Federal funds range 11½%-11⅝%
Prime rate (6/25/84) 13%
Discount rate FRB of New York (4/9/84) 9%
Call Loans on Securities:
To brokers on stock exchange collateral 12½%
To dealers on U.S. Gov't Securities ..... N.A.

Bankers Accepts. offering rate—discount basis (8/23/84)

30 days—11.30 60 days—11.30 90 days—11¼
120 days—11.20 180 days—11.15

NY. City Banks' CDs — Highest Offering Rate (8/23/84)

14 days—10¾ 30 days—10.95 60 days—11.10
90 days—11.20 120 days—11.20 150 days—11¼
180 days—11.30 270 days—11.40 360 days—11.60

Aaa Dealer Comm'l paper—discount basis (8/23/84)

30 days—N.A. 60 days—N.A. 90 days—N.A.

Comm'l Paper Directly Placed—Range disc. Basis (8/23/84)

5-14 days—N.A. 15-29 days—N.A.
30-59 days—N.A. 60-89 days—N.A.
90-179 days—N.A. 180-270 days—N.A.

Eurodollar Deposits—London bid (8/23/84)

Overnight—11 7/16 7 days—11⅝
1 mos —11⅝WS3 mos.—11¾
6 mos —12 1/16 1 year—12 7/16

NIBOR (6-month) 12 3/16
LIBOR (6-month) 12 3/16

Futures Markets

3-Month Domestic CD Futures (IMM)*

Delivery Month	High	Low	Settle	Change (a)	Yield(b)
Sept 84	88.58	88.51	88.55	unch	11.45
Dec 84	88.21	88.14	88.17	- 1	11.83
Mar 84	87.88	87.81	87.83	- 3	12.17
June 85	87.64	87.58	87.59	- 2	12.41
Sept 85	87.41	87.35	87.35	- 4	12.65
Dec 85	87.25	87.19	87.19	- 5	12.81

As of the previous day's close. Total no. of contracts traded 3,034; total open interest 26,369; and change in open interest -696.

3-Month T-Bill Futures (IMM)**

Delivery Month	High	Low	Settle	Change (a)	Yield(b)
Sept 84	89.80	89.73	89.75	- 1	10.25
Dec 84	89.41	89.34	89.36	- 1	10.64
Mar 85	89.06	89.00	89.01	- 3	10.99
June 85	88.81	88.76	88.76	- 4	11.24
Sept 85	88.61	88.56	88.56	- 4	11.44
Dec 85	88.45	88.40	88.40	- 4	11.60
Mar 86		88.28	88.28	- 4	11.72
June 86		88.18	88.18	- 3	11.82

As of the previous say's close. Total no. of contracts traded 8,184; total open interest 45,287; and change in open interest -17.

Footnotes to Futures Tables

*—For 90-day or 3-month domestic certificates of deposit having a face value at maturity of $1 million.
**—For three month U.S. Treasury Bills having a face value at maturity of $1 million.
a—Change from previous day's settlement price in basis points.
b—100.00 minus settlement price.
IMM—Traded on the International Monetary Market, a division of the Chicago Mercantile Exchange.
r—New record high in open interest.

American Banker Index

Selected Money Center Bank Stocks*

		High	Low	Last
Aug. 23	216.9	269.6	178.4	216.9
Aug. 22	217.3	299.6	223.1	260.2
Aug. 21	216.4	268.2	168.7	233.2
Aug. 20	211.8	186.0	138.0	184.2
Aug. 17	212.9	196.1	160.3	166.1

1984
1983
1982
1981
1980

* Based on midday prices.

Gold Coins

Coin Name & Weight	$ Value per Coin Aug. 23	Aug. 22
Krugerrand (1 Troy oz.)	369.75	361.25
Maple Leaf (1 Troy oz.)	369.75	361.50
Mexican Peso (1 Troy oz.)	369.75	361.25
Chinese Panda (1 Troy oz.)	377.75	368.25
U.S. Armstrong (1 Troy oz.)	368.75	360.25
Mexican 50 Peso (1.2 Troy oz.)	445.50	435.75
Austrian 100 Corona (.98 Troy oz.)	349.50	342.50
Mexican 20 Peso (.48 Troy oz.)	180.50	176.00
S. Afr. ½ Rand (.50 Troy oz.)	190.50	188.00
U.S. Wright (.50 Troy oz.)	184.75	180.00
Autrian 1 Ducat (.11 Troy oz.)	43.00	42.25

These quotes represent the N.Y. fixing price, which are a midprice between what buyers are bidding and sellers are asking. The prices are quoted by Deak Perera, but may vary among dealers, depending on market conditions.

Thornburg . . .

Continued from Page 46

the concept of bundling municipal leases into a fund or unit trust. B.C. Christopher Securities Co. of Kansas City, Mo., has been planning to bundle a number of leases, including some bought from Ford Motor Credit Corp., into a series of insured unit investment trusts. However, it has not yet marketed a trust.

"People just don't perceive the risk they did several years ago on these funds, and that means the yields aren't quite as high as they were," Mr. Eden said. "So with front-end load and insurance, it's tough to market them as a unit investment trust." ■

Top 300 Banks . . .

Continued from Page 1

their customers new products, such as insurance and discount brokerage. But to do this, some fell they would be better off becoming part of a larger banking company."

Consolidations in Three States

Sizable mergers that involved the consolidation of recently acquired banking companies occurred in Florida, New Jersey, and New York. The Florida National Bank/Jacksonville took over eight banks that were acquired by its parent, Florida National Banks of Florida Inc., in the first quarter of this year. These banks had approximately $959 million in deposits.

In New Jersey, the $6.4 billion-asset First National State Bancorp., Newark, acquired the $3.8 billion-asset Fidelity Union Bancorp. The three Fidelity Union banks, with approximately $2.9 billion in deposits, were merged into First National State Bank-Edison, Woodbridge. The latter changed its title and location to Fidelity Union Bank-/First National State, Newark.

In New York, the $1.7 billion-asset Security New York Corp., Rochester, and its nine banks were acquired last May by the $5.4 billion-asset Norstar Bancorp Inc., Albany, for $105 million.

Last April, prior to the merger, Security's lead bank, Security Trust Co., Rochester, acquired seven of its sister banks. After the merger, on Aug. 1, the remaining member of the holding company, the Mohowk National Bank of Schenectady, was acquired by Norstar Bank of Upper NY, Albany.

Security Trust Co. obtained approximately $600 million in deposits from its merger; and Norstar Bank of Upstate NY, which is the new name for the former State Bank of Albany, acquired approximately $149 million in deposits from its acquisition of Mohawk National.

A listing of all mergers involving the top 300 banks appears on pages 37-38. Partial acquisitions, such as branch purchases, are also listed. And title and location changes are identified. The banks are given in geographic order, according to their respective deposit rank. The acquired banks are identified, along with their total deposits at midyear 1983.

The Bank of America, San Francisco, retains its title as the nation's top bank in deposits, with $90.4 billion on June 30. This is up from $90.3 billion at yearend.

BofA is still followed by the five top New York City banks: Citibank, with $79.9 billion; Chase Manhattan Bank, with $64.8 billion; Manufacturers Hanover Trust Co., with $45.8 billion; Morgan Guaranty Trust Co., with $40 billion; and Chemical Bank, with $35.8 billion.

But Security Pacific National Bank, Los Angeles, has moved up two notches in rank since yearend 1983. It is now in seventh place, with $29.2 billion in deposits. It passed two Chicago-based banks: Continental Illinois National Bank and Trust Co., which dropped from seventh position at yearend to 12th at midyear, with $17.5 billion in deposits; and First National Bank, which remained in eighth place with $28 billion in deposits.

Bankers Trust Co., New York, moved up one place to ninth position, with $27.9 billion in deposits. And Wells Fargo Bank NA, San Francisco, also moved up one place to 10th, with $19.4 billion in deposits. This was down from $20.6 billion at yearend.

Other Survey Findings

• From midyear 1983 to midyear 1984, Continental Illinois had the largest loss of deposits among the top 300 banks. Its deposits fell 38.3%, from $28.3 billion to $17.5 billion. But in terms of assets, it still managed to hold on to a place among the top 10. At midyear, it ranked 10th in assets, with $34 billion. This was down 16.5% from the yearend 1983 figure of $40.7 billion. At that time it ranked seventh in assets.

• First City National Bank, Houston, had the second largest deposit drop — 21.9%. The decline pushed the bank from the ranks of the nation's top 25 in both deposits and assets. At midyear, with $5.7 billion, it ranked 32d in deposits. This compares with $7.4 billion a year earlier, when it ranked 21st.

In terms of assets, it was in 26th place at midyear, with $9 billion, compared with $10.2 billion at yearend, when it ranked 23d.

• The largest gain in deposits was posted by First National State Bank of New Jersey, Totowa. Its deposits were up 3,978% over the year ended June 30. This gain was attributable to a merger.

• The largest deposit gain not attributable to mergers — and the sixth best deposit gain overall — was scored by the 164th-ranked Boston Safe Deposit & Trust Co. Its deposits rose 174% over the year to $1.4 billion. A year earlier it had ranked 354th, with $507 million in deposits. The bank is a subsidiary of an investment-management firm, the Boston Co. Inc., which in turn is a subsidiary of Shearson/American Express Inc., New York.

• The total deposits of the top 300 banks were $1.14 trillion, up $24.7 billion, or 2.2%, from yearend 1983. Deposits acquired through mergers accounted for 33% of the gain.

• The state with the largest deposit share was New York. It had 35 banks ranked among the top 300. And these banks had $387.5 billion in deposits, or 34% of the total. California was second, with a 17.7% share. Its 21 banks had $201.4 billion in deposits. ■

Volunteers . . .

Continued from Page 12

technical advice to nonprofit organizations, from helping with their brochures to organizing their accounting systems.

Chemical recognizes an outstanding volunteer each month and in his or her honor contributes $700 to the organization for which the employee volunteers. A volunteer-of-the-year award is also given for exceptional service, Ms. Strozak says, with a contribution of $2,000 donated to the organization.

Volunteer-of-the-year contributions have gone to a volunteer fire department, a nonprofit theater, and a child guidance center in Queens, Ms. Strozak says.

The Volunteer Center helps recruit and train volunteers to serve on the board of directors of these organizations. It offers management courses, workshops, and seminars for the nonprofit organizations; these are conducted in conjunction with guidance from the bank's public education officer.

The center coordinates lunchtime presentations to give employees who are volunteering the opportunity to share their experiences with other interested workers. It also features miniworkshops and answers employees' questions. ■

Kansas Regulator Closes Bank, Cites Non-Agricultural Loans in Failure

By ANDREW ALBERT

WASHINGTON — Federal officials said a substantial portion of the loans booked by the failed First State Bank of Thayer, Kan., have been classified by regulators as either "doubtful" or a "loss."

First State's sole office was scheduled to reopen today under a newly formed subsidiary of Thayer Bancshares Inc., also based in Thayer. The bank subsidiary will retain its original name.

Government bank examiners use three primary classifications to describe the likelihood of a bank suffering a loan loss.

Loans classified as "loss" represent those credits that are deemed uncollectible and of no value to the bank. Collection of "doubtful" loans is considered highly questionable. The first FDIC classification, "substandard," is the only one that does not trigger loan loss provisions but does signal an inadequately backed loan.

Kansas State Bank Commissioner Eugene C. Hegarty closed the $12 million-asset bank Wednesday, citing "a substantial deterioration in the quality of its non-agricultural portfolio." State authorities had been monitoring the bank's performance before its closing.

First State was the 52nd bank to fail this year. The number of insolvencies to date this year is already more than the 48 banks closings in all of 1983 — which had been the most in a single year since the Depression. It was the second bank failure in Kansas this year.

As is usually the case with bank failures, the Federal Deposit Insurance Corp. was named receiver of the bank's assets.

The new subsidiary of Thayer Bancshares will assume deposits worth about $11 million in the failed bank's 2,600 accounts. In addition, it will pay the FDIC a purchase premium of $262,000. The assuming bank will buy the installment loans and certain other assets that were held by the 80-year-old First State Bank.

To facilitate the transaction, the FDIC will advance $6 million in cash and will retain assets of the failed bank which have a book value of about $7.2 million.

In a press release, the FDIC said it approved the deposit assumption under its authority to do so whenever it determines that such a transaction will reduce its potential loss. The agency said it expects to recover a substantial portion of its outlay through the liquidation of assets that were not transferred to the assuming bank.

On Thursday, FDIC agents were sorting though First State's records to determine, among other things, the cause of its demise.

Jeff Hacker, a senior attorney with the FDIC's Dallas office, said virtually none of the bank's lending problems were related to agricultural businesses, despite its Farm Belt location. Thayer is a small town, population 500, situated in the southeastern corner of the state.

In a brief telephone interview, Mr. Hacker said First State's problems involved business loans, but he added that it was still too early to discuss specifics about the bank's downfall.

As with all failed banks, federal officials will likely explore the possibility of fraud and other forms of criminal misconduct within First State, he said. ■

We want to hear from you.

Send your opinions, observations, and comments to William Zimmerman, Editor, American Banker, One State Street Plaza, New York, New York, 10004.

American Banker

The Daily Financial Services Newspaper

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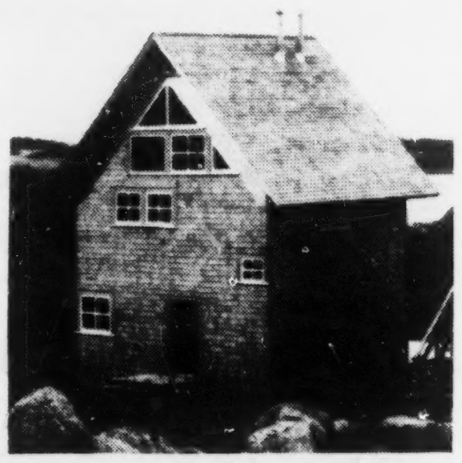

Mortgage Banking Fall Preview

The mortgage lending industry is in the midst of a period of fierce competition as members battle for a bigger piece of the pie while a plethora of new products flood the market. This section, which is the first part of a two-part series, begins on page 11. Tables of the top 300 mortgage companies begin on page..... **26**

MORTGAGE SURVEY: Many financial companies are paying historically high prices to enter the mortgage servicing field..... **1**

LIFELINE: Legislation has been introduced in the House that requires bank regulators to define and report to Congress what banking services can be provided at little or no cost **1**

FIRST CHICAGO LOSS: First Chicago Corp. announced that it had a third-quarter loss of $71.8 million, or $1.79 per share..... **1**

USING INSTINET: Clients of Institutional Networks Corp., an electronic market access system, will soon be able to use the system for automated portfolio management..... **1**

Washington Monday

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THE NEW EXPERT? Some believe that artificial intelligence systems have key applications in the financial services industry, but others remain skeptical about a "thinking computer" one day replacing human financial experts..... **48**

Lifeline Bill Introduced in House

Would Investigate Low- or No-Cost Banking Services

Washington Bureau

WASHINGTON — House legislation was introduced last week that would require federal bank regulators to define and report to Congress what deposit and checking services banks can provide at little or no cost to consumers.

Introduced by Cardiss Collins, an Illinois Democrat, the bill, H.R. 6425, also would require banks, savings and loans, and credit unions to increase fee disclosure by giving written statements to customers and potential customers of the prices and features of the services offered. Banks would have to send written statements on fees to all depositors at least once a year.

Fees charged on small deposit accounts "hurt the poor and the elderly and others living on fixed incomes," Mrs. Collins stated last week.

She cited Federal Reserve Board figures that show that the actual expense to a bank for processing a check dropped from 78 cents in 1974 to a current 36 cents. But bounced-check costs to consumers rose from an average of $5.07 in 1979 to $9.46 last year, according to the congresswoman. Mrs. Collins is a member of both the House Energy and Commerce and Government Operations committees.

The bill calls for federal regulators of

➤ **Lifeline: Page 47**

Earnings

First Chicago Posts $71.8 Million Loss

By LISABETH WEINER

CHICAGO — First Chicago Corp. posted a third quarter loss of $71.8 million or $1.79 a share compared to earnings of $49.1 million or $1.05 a share in the 1983 period.

Two weeks ago, in an announcement that stunned the banking community, First Chicago chairman Barry F. Sullivan broke the news of the corporation's impending loss, which he said is primarily attributable to a $308 million provision for loan losses during the quarter.

Net chargeoffs totaled $278 million, up from $45.7 million in the second

➤ **First Chicago: Page 47**

Instinet to Offer New Portfolio Management Tool

By LYNN BRENNER

NEW YORK — Institutions and broker/dealers on Institutional Networks Corp., an electronic market access system, will soon be able to use the system for automated portfolio management, the firm said.

The On-Line Brokers

Within the next three months, the system, called Instinet, will also introduce computer-to-computer interface, and a touch-sensitive screen for customers who don't like to

➤ **Instinet: Page 47**

Mortgage Firms Are Eagerly Sought After

Historically High Prices Paid To Enter Servicing Field

By L. MICHAEL CACACE

NEW YORK — The mortgage servicing industry is going through a period of dynamic change and restructuring. The first evidence of this change shows up in the survey by the *American Banker* of the top 300 mortgage companies published today, the 18th in the series.

Many financial companies — commercial banks, savings institutions, insurance companies, and brokerage firms — are paying historically high prices to enter the mortgage servicing field.

Tables Begin on Page 28

Some even approach 2.5% of the servicing portfolio, or one and a half times the 1% norm of just a decade ago. Such prices are beginning to encourage companies that never previously considered portfolio sales to be very receptive to such overtures.

The deregulation of the financial services industry is the basic motivating factor behind these acquisitions. Within the last month alone, research by the *American Banker* shows that five major acquisitions have either been consummated or announced. And they involve mortgage companies with combined servicing of $12.5 billion.

This is in striking contrast to the figures in today's statistical survey which cover the full one-year period ending June 30. During this time, $5.6 billion in servicing was acquired by the top

➤ **Mortgage: Page 42**

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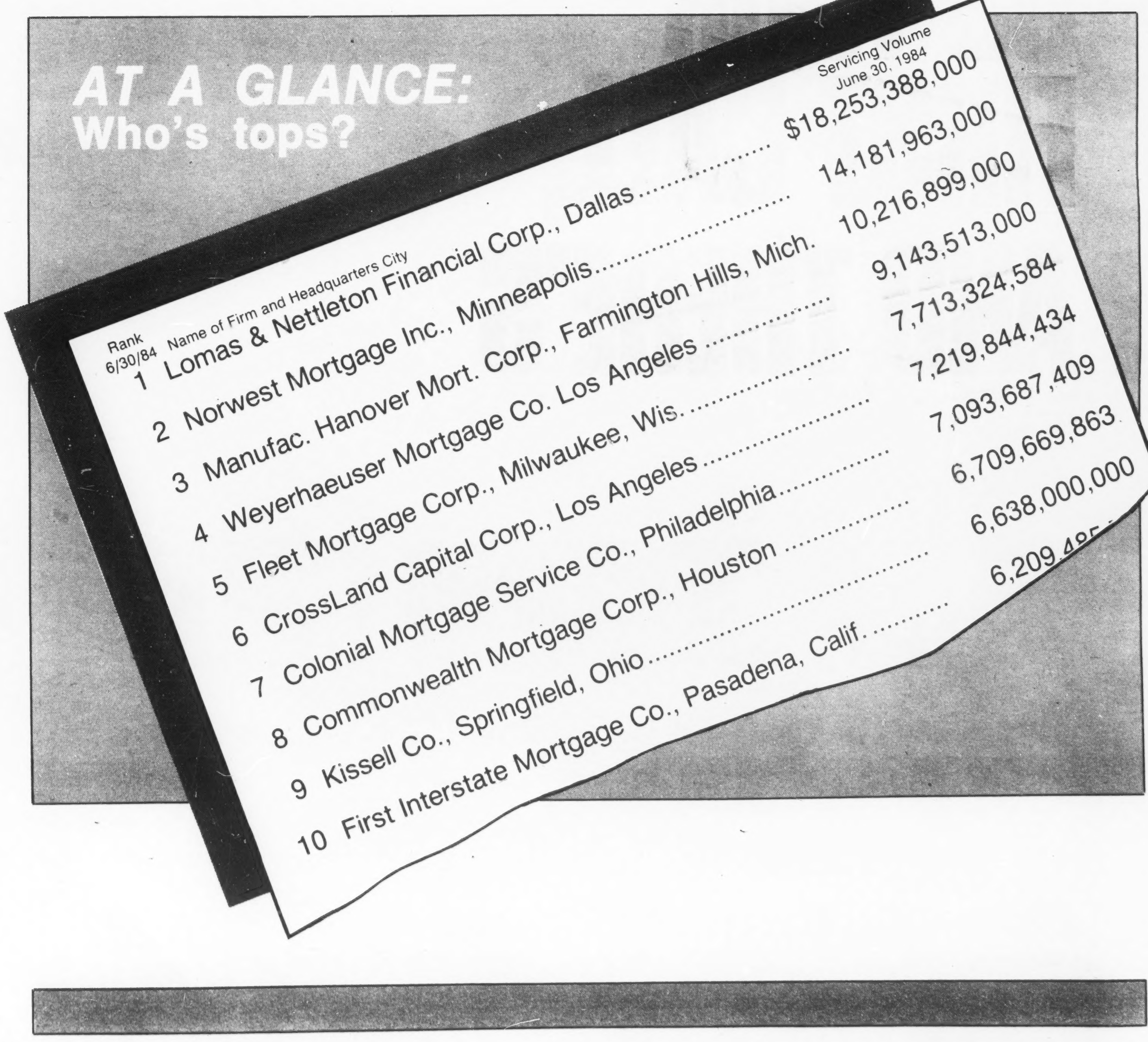

The Top 300 Mortgage Companies

Based on Volume of Permanent Mortgages Serviced on June 30, 1984 (a)

Compiled by American Banker Copyright 1984

Rank 6/30/84	Name of Firm and Headquarters City	Dollar Volume of Mortgages Serviced 6/30/84	6/30/83	Rank 6/30/83	Gain in Rank	No. of Mortgages Serviced 6/30/84	No. of Investors 6/30/84 Excluding GNMA Pools	GNMA Pools
1	Lomas & Nettleton Financial Corp., Dallas	18,253,388,000	17,762,566,000	1		657,164	970	1,966
2	Norwest Mortgage Inc., Minneapolis	14,181,963,000	9,636,133,117	2		211,472	250	782
3	Manufacturers Hanover Mortgage Corp., Farmington Hills, Mich.	10,216,899,000	9,026,360,000	3		294,797	625	2,157
4	Weyerhaeuser Mortgage Co., Los Angeles	9,143,513,000	7,749,252,000	4		193,464	443	1,863
5	Fleet Mortgage Corp., Milwaukee, Wis.	7,713,324,584	6,637,000,000	5		264,322	676	2,092
6	CrossLand Capital Corp., Los Angeles (b)	7,219,844,434	5,601,000,000	9	+ 3	174,334	298	667
7	Colonial Mortgage Service Co., Philadelphia	7,093,687,409	5,932,684,292	7		179,091	529	878
8	Commonwealth Mortgage Corp., Houston	6,709,669,863	4,244,419,851	16	+ 8	163,450	635	1,291
9	Kissell Co., Springfield, Ohio	6,638,000,000	5,912,443,479	8		230,612	454	64[illegible]
10	First Interstate Mortgage Co., Pasadena, Calif.	6,209,485,726	4,941,259,909	11	+ 1	91,317	367	336
11	Anchor Mortgage Services, Inc., Wayne, N.J. (c)	6,128,944,814	5,987,000,000	6		129,523	150	575
12	Cameron-Brown Co., Charlotte, N.C.	6,055,684,468	5,097,629,000	10		148,941	374	740
13	Goldome Realty Credit Corp., Buffalo, N.Y.	5,750,704,724	4,700,299,349	12		128,174	178	191
14	Sovran Mortgage Corp., Richmond	5,608,358,795	.....	...		153,034	275	984
15	Richard Gill Co., San Antonio, Tex.	5,373,000,000	4,008,504,803	19	+ 4	125,420	299	1,322
16	Talman Home Mortgage Corp., Chicago	5,251,980,000	5,183,100,000	10		147,342	156	401
17	Alliance Mortgage Co., Jacksonville, Fla.	5,223,357,155	4,037,960,584	18	+ 1	110,951	251	1,191
18	Chemical Mortgage Corp., Columbus, Ohio	5,198,960,000	4,066,851,139	17		75,308	228	560
19	Colwell Financial Corp., Los Angeles	5,064,143,672	4,429,136,000	15		176,870	551	2,012
20	Citicorp Homeowners Services, Inc., St. Louis, Mo.	5,000,000,000	2,130,292,878	44	+ 24	100,000	272	448
21	Merrill Lynch Mortgage Corp., Stamford, Conn.	4,850,363,257	4,700,000,000	13		72,615	87	473
22	Shearson/American Express Mortgage Corp., Irvine, Calif.	4,730,402,732	3,845,359,724	22		95,420	345	891
23	Wells Fargo Mortgage Co., Santa Rosa, Calif.	4,727,861,000	4,514,186,454	14		72,746	407	288
24	Security Pacific Mortgage Corp., Denver	4,640,000,000	3,800,000,000	24		91,163	350	1,050
25	Stockton, Whatley, Davin & Co., Jacksonville, Fla.	4,510,185,284	3,921,405,249	20		128,223	306	455
26	Bowest Corp., La Jolla, Calif.	4,058,299,224	3,886,603,000	21		83,716	175	390
27	Crocker Mortgage Co., Inc., Los Angeles	3,950,000,000	3,818,619,299	23		65,673	131	61
28	Rainier Financial Services Co., Seattle	3,887,769,795	3,172,645,045	27		87,925	166	656
29	First Security Realty Services Corp., Salt Lake City	3,722,872,000	2,877,233,805	30	+ 1	97,010	292	841
30	Southeast Mortgage Co., Miami	3,659,100,000	3,064,600,000	28		73,000	342	607
31	Bankers Mortgage Corp., Columbia, S.C.	3,533,800,090	3,762,961,194	25		102,602	227	919
32	Waterfield Mortgage Co., Inc., Fort Wayne, Ind.	3,200,000,000	2,700,000,000	34	+ 2	102,000	130	775
33	Reilly Mortgage Group, Inc., Washington, D.C.	3,187,184,943	2,120,939,360	45	+ 12	892	65	8
34	General Electric Mortgage Corp., Portland, Ore.	3,129,865,000	2,979,500,000	29		69,000	195	1,111
35	Transamerica Mortgage Co., Walnut Creek, Calif.	3,117,502,333	2,491,858,719	35		79,942	192	548
36	Seafirst Mortgage Corp., Seattle	3,017,252,490	2,835,900,000	31		63,637	337	96
37	Lincoln Service Corp., Owensboro, Ky.	2,927,775,335	1,778,372,826	56	+ 19	50,381	102	419
38	Mortgage & Trust, Inc., Houston	2,867,076,752	2,732,902,883	32		78,044	290	516
39	Coldwell Banker Real Estate Finance Services, Los Angeles (d)	2,755,049,000	2,425,007,425	37		7,391	14	10
40	B.F. Saul Co., Chevy Chase, Md.	2,689,313,380	2,200,000,000	41	+ 1	24,905	54	89
41	Lumbermen's Investment Corp., Austin, Tex.	2,554,183,811	2,299,999,370	39		78,665	212	596
42	Foster Mortgage Corp., Fort Worth, Tex.	2,496,300,902	2,000,214,614	49	+ 7	52,495	286	443
43	Troy & Nichols, Inc., Monroe, La.	2,486,031,500	2,211,249,390	40		98,200	271	575
44	Northland Mortgage Co., St. Paul, Minn.	2,465,209,531	2,177,462,753	43		37,545	197	280
45	Genstar Mortgage Corp., Glendale, Calif.	2,450,350,000	3,751,639,000	26		72,552	153	198
46	Citicorp Real Estate, Inc., New York	2,445,777,633	1,810,802,545	55	+ 9	1,143	30	109
47	Gilldorn Mortgage Midwest Corp., Schaumburg, Ill.	2,415,381,664	1,931,961,473	51	+ 4	72,345	243	372
48	Latimer & Buck, Inc., Philadelphia	2,415,085,303	1,608,372,000	61	+ 13	34,712	40	0
49	J.I. Kislak Mortgage Service Corp., Miami	2,365,008,381	1,921,388,243	53	+ 4	91,335	198	427
50	STM Mortgage Co., Dallas	2,317,038,000	2,052,700,000	47		68,332	195	375
51	Allstate Enterprises Mortgage Corp., Lincolnshire, Ill.	2,314,291,508	2,017,174,302	48		62,873	162	380
52	New York Guardian Mortgagee Corp., Hempstead, N.Y.	2,255,125,123	2,093,095,606	46		61,729	28	1,370
53	Rouse Real Estate Finance, Inc., Columbia, Md.	2,228,672,000	1,978,917,500	50		25,075	85	256
54	FBS Mortgage Corp., St. Paul, Minn.	2,218,063,044	1,635,829,000	60	+ 6	39,388	228	332
55	Chase Home Mortgage Corp., Montvale, N.J.	2,191,371,000	1,814,855,000	54		58,524	50	215
56	Old Stone Mortgage Corp., Seattle	2,144,134,321	2,178,599,000	42		63,943	160	412
57	American General Mortgage Corp., Houston	2,100,000,000	1,173,505,217	86	+ 29	18,418	44	2
58	United Virginia Mortgage Corp., Richmond	2,061,626,000	1,167,600,000	87	+ 29	66,694	230	302
59	North American Mortgage Co., Houston	2,044,791,338	1,488,905,000	65	+ 6	30,623	248	164
60	ICM Mortgage Corp., Denver	1,973,003,900	1,050,004,854	96	+ 36	30,959	29	475
61	AmSouth Mortgage Co., Inc., Birmingham, Ala. (e)	1,944,814,762	1,772,046,782	57		62,964	130	568
62	Wachovia Mortgage Co., Winston-Salem, N.C.	1,929,036,021	1,736,021,107	58		46,146	135	271
63	Charles F. Curry & Co., Kansas City, Mo.	1,845,000,000	1,680,000,000	59		55,922	31	722
64	Midland Mortgage Co., Oklahoma City	1,842,904,235	1,507,659,606	64		58,456	162	408
65	Collateral Investment Co., Birmingham, Ala.	1,736,067,466	1,568,348,230	62		62,443	107	377
66	Guild Mortgage Co., San Diego, Calif.	1,726,711,487	1,457,207,896	66		33,133	80	335
67	Mortgage Corporation of the South, Birmingham, Ala.	1,686,484,907	1,419,476,895	71	+ 4	65,357	295	325
68	Knutson Mortgage & Financial Corp., Minneapolis	1,681,491,468	1,456,442,603	67		42,294	111	526
69	Central Mortgage Co., Philadelphia	1,594,000,000	N.A.	...		54,000	245	284
70	American Mortgage Co., Houston	1,594,000,000	1,310,665,405	73	+ 3	32,865	180	261
71	Real Estate Financing Inc., Montgomery, Ala.	1,589,532,000	1,456,240,925	68		43,800	150	338
72	Ryan Financial Services, Pittsburgh	1,588,329,447	1,234,592,301	81	+ 9	31,777	100	404
73	California Mortgage Service, Santa Ana, Calif.	1,533,939,657	1,513,552,557	63		43,276	67	332
74	ARCS Mortgage, Inc., Canoga Park, Calif.	1,509,501,766	1,103,368,444	93	+ 19	27,721	75	223
75	Weaver Bros., Inc., Chevy Chase, Md.	1,505,841,000	1,426,200,000	70		31,960	54	233
76	Standard Mortgage Corp., New Orleans, La.	1,497,349,000	1,283,000,000	78	+ 2	28,881	78	82
77	Margaretten & Company, Inc., Perth Amboy, N.J.	1,496,677,648	1,160,097,960	90	+ 13	30,013	64	273
78	Murray Investment Co., Dallas	1,490,863,815	1,279,533,531	79	+ 1	33,220	180	236
79	The Ryan Companies, Arlington, Tex.	1,484,961,645	1,333,597,235	72		26,558	109	178
80	CalFed Mortgage Co., Los Angeles	1,453,050,350	1,293,677,831	74		28,039	51	185
81	Nowlin Mortgage Co., Fort Worth, Tex.	1,415,385,000	1,195,000,000	84	+ 3	24,937	312	171
82	National Mortgage Co., Memphis, Tenn.	1,387,943,124	1,214,534,234	82		62,200	99	342
83	U.S. Bancorp Mortgage Co., Portland, Ore.	1,364,724,277	367,318,299	195	+112	37,915	63	140
84	Dorman & Wilson, Inc., White Plains, N.Y.	1,349,194,000	1,091,253,000	94	+ 10	1,556	16	0
85	Peoples Mortgage Co., Seattle	1,343,631,538	1,290,679,503	76		36,262	70	294
86	Western Mortgage Loan Corp., Salt Lake City	1,339,000,000	1,213,644,000	83		24,631	40	463
87	Abacus Real Estate Finance Co., Chicago	1,338,132,623	1,185,555,428	85		1,255	50	0
88	Equitable National Mortgage Corp., Clearwater, Fla. (f)	1,325,218,880	647,972,517	133	+ 45	55,179	78	128
89	NBD Mortgage Co., Troy, Mich.	1,323,255,080	1,283,035,324	77		43,457	85	153
90	Mellon Financial Services Corp. #7, Metairie, La. (g)	1,321,291,331	1,160,753,398	89		30,848	48	235
91	RIHT Mortgage Corp., Charlotte, N.C.	1,321,077,000	1,441,000,000	69		26,858	64	380
92	Barnett Mortgage Company, Jacksonville, Fla.	1,318,508,729	975,716,000	101	+ 9	37,309	139	267
93	Countryside Funding Corp., Inc., Los Angeles	1,292,918,315	896,635,810	104	+ 11	27,067	53	617
94	IntraWest Mortgage Co., Denver	1,284,016,978	1,242,147,333	80		23,886	212	181
95	North Central Financial Corp., Dayton, Ohio	1,255,430,860	1,118,881,866	92		41,696	37	250
96	WestAmerica Mortgage Co., Englewood, Colo.	1,215,911,967	631,000,000	138	+ 42	21,313	57	284
97	Valley National Mortgage Co., Phoenix, Ariz.	1,179,000,000	853,841,994	106	+ 9	30,879	64	281
98	Intercounty Mortgagee Corp., Hempstead, N.Y.	1,166,486,000	796,260,400	115	+ 17	23,194	23	461
99	United Mortgage Corp., Bloomington, Minn.	1,165,593,155	829,483,506	109	+ 10	20,278	35	327
100	Freedom Mortgage Company, Tampa, Fla.	1,145,600,000	1,084,877,511	95		28,760	50	83

(a)— Excludes loans owned by mortgage company. **(b)**— Formerly Ralph C. Sutro Co. Name changed on 10/1/84. **(c)**— Formerly Suburban Coastal Corp. **(d)**— Formerly Coldwell Banker Commercial Group, Inc. **(e)**— Formerly Engel Mortgage Co. Name changed on 9/1/84. **(f)**— Formerly Arvida Mortgage Co. **(g)**— Formerly Carruth Mortgage Corp. **N.A.**— Not Available.

The Top 300 Mortgage Companies

Based on Volume of Permanent Mortgages Serviced on June 30, 1984 (a)

Compiled by American Banker Copyright 1984

Rank 6/30/84	Name of Firm and Headquarters City	Dollar Volume of Mortgages Serviced 6/30/84	6/30/83	Rank 6/30/83	Gain in Rank	No. of Mortgages Serviced 6/30/84	No. of investors 6/30/84 Excluding GNMA Pools	GNMA Pools
101	Kentucky Mortgage Co. Inc., Lexington (h)	1,107,604,755	1,003,764,000	98		36,795	89	260
102	Citizens & Southern Commercial Corp., Tucker, Ga.	1,105,405,769	951,878,139	102		28,744	212	186
103	First Atlanta Mortgage Corp.	1,100,473,000	1,136,392,317	91		34,780	104	298
104	American Fletcher Mortgage Co., Inc., Indianapolis	1,100,099,000	1,292,895,947	75		24,257	148	8
105	Colonial Mortgage Co., Montgomery, Ala.	1,089,310,036	997,874,444	99		36,996	58	323
106	Republic Realty Mortgage Corp., Chicago	1,043,761,000	807,210,000	111	+ 5	689	35	1
107	L.J. Melody & Co., Houston	1,037,476,000	750,212,190	119	+ 12	150	10	0
108	Dominion Bankshares Mortgage Corp., Fairfax, Va.	1,030,509,635	745,767,379	120	+ 12	27,523	55	131
109	EPIC Mortgage, Inc., Falls Church, Va.	1,030,112,252	476,761,664	164	+ 55	15,000	100	2
110	Westland Mortgage Service Co., Sacramento, Calif.	1,028,037,474	843,527,220	107		22,751	27	360
111	Mellon Financial Services Corp. #8, Cleveland (i)	1,025,718,144	1,011,520,462	97		22,438	80	212
112	Fidelity Bond & Mortgage Co., Philadelphia	1,021,688,088	989,634,959	100		33,118	107	20
113	South Coast Mortgage Co., San Antonio, Tex.	1,000,000,000	280,374,893	224	+111	20,950	138	99
114	American Savings Mortgage Corp., Miami	980,295,829	N.A.	...		26,707	26	151
115	Continental, Inc., Seattle	968,638,193	887,690,945	105		18,565	64	230
116	Liberty Mortgage Co., Oklahoma City	958,057,216	745,742,712	121	+ 5	19,124	102	214
117	Trust Company Mortgage, Atlanta	953,604,147	905,253,725	103		25,869	114	145
118	Draper & Kramer, Inc., Chicago	945,958,000	805,000,000	112		9,192	76	108
119	Walker & Dunlop, Inc., Washington, D.C.	910,783,000	632,724,000	137	+ 18	290	25	3
120	Hinton Mortgage & Investment Co., Dallas	896,549,107	708,000,000	127	+ 7	19,766	107	327
121	H.S. Pickrell Co., Phoenix, Ariz.	891,590,721	785,335,900	116		14,089	47	220
122	International Mortgage Co., Santa Monica, Calif.	886,731,878	824,000,000	110		16,371	45	219
123	Investor's Mortgage Service Co., Burbank, Calif.	878,199,968	718,640,037	124	+ 1	24,905	80	166
124	Western American Financial Corp., Phoenix, Ariz.	868,664,647	796,871,000	114		22,305	56	116
125	Gulf Coast Investment Corp., Houston	867,486,858	737,834,423	123		29,193	92	282
126	Bancwest Mortgage Corp., Phoenix, Ariz.	853,553,000	770,337,575	117		20,124	52	71
127	Rothschild Financial Corp., St. Paul, Minn.	849,104,000	679,000,000	129	+ 2	22,700	210	90
128	PB Mortgage Corp., Haddonfield, N.J.	829,637,555	630,626,457	139	+ 11	18,011	157	105
129	Georgia Co., Columbus	806,432,247	550,968,170	149	+ 20	29,719	38	242
130	U.S. Home Mortgage Corp., Clearwater, Fla.	789,062,981	525,000,000	153	+ 23	14,450	25	193
131	Universal Mortgage Corp., Milwaukee, Wis.	762,000,000	738,917,892	122		21,500	70	283
132	Molton, Allen & Williams, Inc., Birmingham, Ala.	726,811,471	663,640,694	130		20,305	147	61
133	Dade Savings Mortgage Corp., Fort Lauderdale, Fla.	683,876,751	559,593,884	146	+ 13	17,672	134	20
134	Robert C. Wilson Co., Houston	681,752,676	595,789,984	142	+ 8	561	N.A.	N.A.
135	Deposit Guaranty Mortgage Co, Jackson, Miss.	678,449,277	639,623,410	136	+ 1	21,113	78	178
136	American Mortgage & Investment Co., Oklahoma City	670,335,240	557,877,601	148	+ 12	21,337	185	140
137	Pan American Mortgage Corp., Miami	662,000,000	717,907,756	125		26,173	132	106
138	Sunbank Mortgage Co., Orlando, Fla.	655,466,435	340,517,295	204	+ 66	20,076	87	10
139	American Continental Mortgage Co., Phoenix, Ariz.	655,020,661	452,772,839	170	+ 31	9,114	15	335
140	Midlantic Home Mortgage Corp., Melville, N.Y. (j)	639,105,152	506,000,000	156	+ 16	15,325	40	213
141	Commerce McGehee Mortgage, Inc., Memphis, Tenn	637,341,977	650,000,000	132		11,510	64	1
142	Leader Mortgage Co., Cleveland	626,049,684	504,582,203	157	+ 15	32,805	87	111
143	Holland Mortgage & Investment Corp., Houston	624,175,273	573,380,486	145	+ 2	11,947	180	0
144	Boston Mortgage Co., Inc.	623,897,000	.....	...		156	4	0
145	Washington Mortgage Co., Inc., Seattle	612,676,514	527,539,831	152	+ 7	4,173	57	4
146	Mercantile Mortgage Corp., Baltimore	605,731,372	608,763,147	140		10,624	45	66
147	Gershman Investment Corp., St. Louis, Mo.	604,542,602	475,565,501	166	+ 19	19,731	117	115
148	Larson Mortgage Co., Plainfield, N.J.	595,301,000	481,871,433	162	+ 14	15,349	60	125
149	Investors, Inc., Lubbock, Tex.	594,622,754	347,455,768	205	+ 56	12,693	97	42
150	Midlantic Mortgage Corp., Newark, N.J.	593,053,476	602,564,524	141		5,552	80	1
151	First Security Realty Services Corp., Portland, Ore.	587,142,073	.....	...		11,381	74	68
152	Wye Mortgage Corp., Baltimore	586,422,744	643,040,000	135		7,467	28	2
153	MNC National Mortgage Corp., Southfield, Mich.	580,319,927	547,817,433	151		19,704	65	148
154	W. Lyman Case & Co., Columbus, Ohio	580,000,000	480,000,000	163	+ 9	300	12	0
155	Drew Mortgage Co., Houston	560,000,000	550,000,000	150		11,500	96	75
156	Honolulu Mortgage Co., Inc.	558,976,703	525,000,000	154		9,510	67	55
157	Bailey Mortgage Co., Jackson, Miss.	557,196,566	502,794,000	158	- 1	24,019	100	216
158	Gulfco Capital Management Inc., Jacksonville, Fla.	553,308,671	559,539,815	147		7,259	14	0
159	W. Ross Campbell Co., Los Angeles	551,869,365	395,593,413	183	+ 24	72	4	0
160	First National Boston Mortgage Corp., Wellesley Hills, Mass. (k)	548,214,000	N.A.	...		11,650	16	8
161	First Commercial Mortgage Co., Little Rock, Ark.	547,000,000	284,000,000	221	+ 60	15,549	72	194
162	Van Schaack & Co., Denver	545,391,645	417,993,252	178	+ 16	9,802	74	119
163	Indiana Mortgage Corp., Indianapolis	543,319,936	577,229,825	144		11,966	92	20
164	Sibley Corp., Rochester, N.Y.	542,304,426	448,474,910	171	+ 7	13,055	50	167
165	Northwestern Mortgage Corp., Charlotte, N.C.	540,100,000	447,000,000	172	+ 7	16,500	51	180
166	Globe Mortgage Co., Hackensack, N.J.	536,334,201	367,439,901	194	+ 28	10,475	41	86
167	Southwest Mortgage Co., Albuquerque, N.M.	520,639,213	370,850,345	192	+ 25	12,370	43	155
168	First Investment Co., Columbus, Ohio	513,355,385	465,126,649	167		21,527	68	226
169	York Associates, Inc., Washington, D.C.	513,298,600	211,532,000	253	+ 84	95	0	95
170	Hammond Co., Newport Beach, Calif.	513,172,926	464,000,000	168		5,681	34	12
171	New York Urban Servicing Co., Inc.	512,720,000	454,140,000	169		201	5	0
172	Mellon Financial Services Corp. #9, Denver (l)	512,000,000	430,000,000	175	+ 3	8,508	56	182
173	Mason-McDuffie Financial Corp., Orinda, Calif.	511,357,155	.....	...		344	15	0
174	Directors Mortgage Loan Corp., Riverside, Calif.	501,444,389	335,390,454	209	+ 35	8,050	10	74
175	Dale Funding Corp., Hempstead, N.Y.	495,872,057	383,350,000	185	+ 10	11,769	25	179
176	Baird & Warner, Inc., Chicago	494,486,000	650,000,000	131		619	54	3
177	DRG Financial Corp., Washington, D.C.	493,059,020	298,261,285	217	+ 40	245	6	93
178	Detroit Mortgage & Realty Co., Detroit	490,984,767	475,746,572	165		11,055	14	10
179	USLife Real Estate Services Corp., Dallas	489,290,188	522,488,819	155		3,337	25	0
180	Tucker Brothers, Inc., Jacksonville, Fla.	487,614,000	446,681,000	173		18,100	82	209
181	BancOhio Mortgage Co., Columbus	483,817,777	491,000,000	160		15,286	21	0
182	Sheahan Financial Co., Clayton, Mo.	483,000,000	357,324,558	203	+ 21	18,459	90	56
183	Pine State Securities Corp., Tucker, Ga.	470,000,000	278,375,667	226	+ 43	10,245	100	77
184	Conservative Mortgage Co., Minneapolis	465,863,000	384,661,703	184		13,372	54	179
185	Midland Mortgage Corp., Detroit	452,000,000	497,800,000	159		19,201	120	120
186	Moore Mortgage Co., Denver	447,717,308	362,075,678	198	+ 12	7,367	100	98
187	McCaughan Mortgage Co., Inc., Coral Gables, Fla.	446,121,000	490,000,000	161		20,269	65	64
188	Zions Mortgage Co., Salt Lake City	435,000,000	410,525,000	179		11,300	85	87
189	Mission Hills Mortgage Corp., Tustin, Calif.	427,966,071	238,000,000	243	+ 54	5,777	7	123
190	Goldome Mortgage Corp., St. Petersburg, Fla. (m)	427,211,622	136,341,798	299	+109	3,351	26	0
191	National Mortgage Corp. of America, Dallas	427,133,828	371,148,555	190		23,008	33	182
192	BA Mortgage & International Realty Corp., San Francisco	426,855,000	444,353,000	174		1,915	42	0
193	Seattle Mortgage Co.	425,000,000	396,000,000	182		9,000	21	145
194	Statewide City Mortgage Corp., Carmichael, Calif.	424,061,000	379,441,599	187		7,899	30	44
195	First California Mortgage Co., Larkspur, Calif.	422,000,000	326,000,000	211	+ 16	5,600	44	73
196	C&S Real Estate Services, Inc., Charleston, S.C. (n)	420,159,000	380,000,000	186		13,986	69	113
197	Embanque Capital Corp., Carle Place, N.Y. (o)	416,898,300	300,000,000	216	+ 19	10,017	58	254
198	Shelter America Corp., Aurora, Colo.	416,135,000	371,000,000	191		25,875	24	327
199	E.B. Mortgage Corp., Baltimore	412,300,000	.....	...		4,577	30	0
200	Bank of Virginia Mortgage Corp., Richmond	404,379,745	420,000,000	177		8,696	77	11

(a)— Excludes loans owned by mortgage company. **(h)**— A division of Eagle Mortgage and Investment Co. **(i)**— Formerly Mellon Mortgage Inc.-East. **(j)**— Formerly Colonial Mortgagee Corp. **(k)**— Headquarters moved from Newton, Mass. on 8/23/84. **(l)**— Formerly Mellon Mortgage Inc.-West. **(m)**— Formerly North American Mortgage Corp. **(n)**— Formerly Carolina National Mortgage Investment Co. Inc. **(o)**—Headquarters moved from Garden City, N.Y. **N.A.**— Not available.